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INTRODUCTION

The broad topic of competitiveness, around which researchers from Hochschule Pforzheim and Faculty of Economics in Osijek meet for several years is in 2017 dedicated to the knowledge society and the way competitiveness contributes to its development. Both topics are of high relevance for German and Croatian society and economy, and the research of the interaction between the two proves to be a challenging issue.

This book presents 7 abstracts from the 38th scientific symposium Osijek – Pforzheim “Competitiveness in knowledge society” that was held at Hochschule Pforzheim – Pforzheim University, on 24th October 2017.
STATE INCENTIVES DISTRIBUTION EFFECTS ON ENTREPRENEURSHIP AND REGIONAL DEVELOPMENT

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Abstract:
Economic development of the country is strongly connected with the development of its business environment. A successful business environment, however, largely depends on financial market that needs to ensure free flow of the capital to companies that have ability to take the risk and effect return on the investment. The most common barriers for doing business in many countries are underdevelopment of the financial market, insufficient protection of the creditors and investors, high level of the corruption, administrative barriers and the quality of the legal system.

Developed business environment as a precondition for unobstructed growth of small and medium sized companies enables economic growth and development of each country or region. Researches done by many researchers indicate that institutional indicators such as protection of the creditors and investors, level of the corruption, and quality of the legal system represent important indicators of economic development. By measuring the impact of these indicators, researchers also have found that these barriers will more affect small and medium sized companies than large ones. When affected by these barriers small and medium sized enterprises, which are generator of economic development and new employment (Green Paper on Entrepreneurship), fail to grow and face far more difficulties in entering or exiting a specific market. In the research by World Bank World Business Environment Study conducted in 80 countries, institutional barriers are found to be the biggest barriers for the development of the small and medium sized sector, but also for the economic development of a country. Other researches, like BEEPS - Business Environment and Enterprise Performance Study, conducted by World Bank and EBRD, have proved that barriers like corruption, informal competition and difficult access to finance lead to economic backwardness of the country and the region.

State incentives, which are influenced by the corruption and political lobby, will not meet strategic plans and goals for the development of the country and will keep alive low performing companies. This will, on one hand, make the corruption helix even bigger, and on other hand prevent country’s development since low performing companies do not have the power, knowledge and entrepreneurial mindset to become economic development generator. The main goal of this article is to identify the most important business environment determinants that can be barrier or incentive for small and medium sized companies’ sector development, but also for the economic development of the country or the region. In case of barriers, these determinants will especially harm small and medium sized companies that will not grow, will not be competitive and will not be able to survive macroeconomic changes like recession. Results of the state incentives allocation analysis indicate that goals in the Strategy of the small
and medium sized sector development of the Republic Croatia are not correlated with the results achieved through state incentives distribution. In results of this research, stakeholders can find the value of the efficiently allocated state incentives on those companies that can take over the risk and ensure the return on capital that will allow their growth but also growth and development of the regions in which they operate.

**Keywords:** entrepreneurship, regional development, state incentives
20 KEYS METHODOLOGY IMPLEMENTATION CASE IN PLAMEN POŽEGA, CROATIA - HOW TO INCREASE COMPETITIVENESS

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Abstract
Increasing competitiveness should be one of the main strategic goals of every business. Ways of achieving it differ and one of many choices is to improve business operations using available tools such as the “20 keys methodology”. It is used to achieve strategic goals through enhanced speed of learning and innovation, so the company should be able to improve the productivity and flexibility thus resulting in a faster adaptation to market changes.

The aim of this paper is to look upon the potential of 20 keys methodology in improving company’s competitiveness in today’s global market. This integrated set of different tools is intended to increase company’s efficiency and level of quality with synchronized cost reduction. 20 keys tend to eliminate various “wastes” in production processes in order to improve buyer’s satisfaction and motivate employees to act towards achieving company’s goals. Eventually, the methodology application should ensure a sustainable development, profitability, and integrated approach to competitiveness and long-term success of company.

During the first decade of 21st century 20 keys methodology was introduced in Croatia and some companies implemented some of the “keys” aiming to improve their competitiveness. This paper examines 20 keys methodology implementation in Croatia and presents one case of a local production company using the methodology to achieve the goal of increased competitiveness.

Keywords: process improvement, operations management, 20 keys methodology, cost reduction, competitiveness, Croatia
Abstract
The current mobility paradigm is based on cheap fossil fuel energy, high CO₂ emissions and individual mobility. This paradigm faces economic, ecological and social limits. The aim of this presentation is to analyse if a shared autonomous Electric Vehicles (EVs) fleet can meet these challenges and at the same time satisfy the current requirements of privately owned Internal Combustion Engine Vehicles (ICEVs). Therefore, analytical models have been developed to compute the fleet size and to simulate and investigate impacts on mobility behaviour in Berlin, Germany. The collected data were used to calculate cost effects, the energy consumption and the carbon footprint of different shared autonomous EVs in comparison with privately owned ICEVs. The approach shows that the system of a shared autonomous EV fleet could lower journey time, reduce CO₂ emissions, free up parking space in urban areas and generate cost benefits for customers.

Keywords: sustainable mobility, urban mobility, future mobility, low carbon economy, electric vehicles, autonomous vehicles, powertrain, sharing economy, mobility service, servitization, frugal innovation
(PRIOR) KNOWLEDGE OF ACCOUNTING AS A COMPARATIVE ADVANTAGE WHEN SELECTING ACCOUNTING SERVICE PROVIDERS

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Abstract
Regardless of the type and size of a company, a prerequisite for successful business operation, which involves complex activities, is having various skills and competencies, knowledge and resources. Engaging in entrepreneurship requires a combination of legal knowledge and knowledge in areas such as management, economics, psychology, art and many others. Knowledge in the field of economics inevitably includes accounting knowledge, which is essential for the functioning of any company. The purpose of this paper is to investigate to what extent entrepreneurs in the Osijek-Baranja County outsource accounting services, how they select accounting service providers and to what extent the accounting knowledge they had before undertaking an entrepreneurial venture affects the choice of an accounting service provider. A structured questionnaire is used to explore the effect of (prior) knowledge of accounting on the selection of accounting service providers. The target population are micro, small and medium-sized enterprises operating in the Osijek-Baranja County area. The objective of the research is to gather information on the entrepreneurs’ (prior) knowledge of accounting, the ways of selecting accounting service providers and the possible influence of recommendations on their choice. The survey results provide an insight into how accounting service providers attract clients, which factors are decisive in choosing an accounting service provider and whether the entrepreneurs’ (prior) knowledge affects the outsourcing of accounting services.

Keywords: micro, small and medium-sized enterprises (MSME), accounting service providers, outsourcing, Osijek-Baranja County
In the past few decades business higher education in Croatia is marked with increasing competition that is visible through several facts: increased number of institutions, both private and public, increasing government preference and support to STEM areas of studies relative to social sciences and negative demographic trends.

If we regard competitiveness in terms of marketing concept and customer orientation as its core dimension, then Higher Education Institutions (HEI) competitiveness can be increased by improvements or changes in solution, access, value and education to existing and potential customers.

There are two different principal customers of higher education institutions: labor market, i.e. companies, employers and existing and potential students. In order to find their expectations from HEI two questions need to be answered: how do they (employers, students) perceive the value they get form HEI and how can HEI deliver that value? Employers expect to get employees who are ready to work and solve business problems from the first day. Students, on the other side, expect to receive knowledge and skills that will ensure their employability without problems. Today there are numerous initiatives and projects which aim to answer these two questions. Erasmus+ Intense project is one of those projects which connects HEI, SMEs and students. Project Intense was developed with the goal of promoting innovative practices and collaboration between HEI and European SMEs in order to stimulate entrepreneurial behavior as well as innovation and internationalization skills of students, HEI staff and SMEs. Paper will present expectations and desired outputs of this project Intense.

**Keywords:** Competitiveness, High Education Institutions, Students, SMEs, Intense project
WOMEN EMPOWERMENT IN RURAL INDIA THROUGH ROSCA AND INCOME GENERATION

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Abstract
The situation of women in the evaluated villages in rural India can be characterized by a culturally low social status. Women suffer under physical stress through labor and housekeeping activities for huge families. The malnutrition amongst women is higher than amongst men, the personal income is lower. Many households are high indebted and alcoholism amongst men often leads to domestic violence. Women empowerment is crucial for fighting poverty in rural India. To improve this situation by a corporate social responsibility company project Rotating Savings and Credit Associations (ROSCAs) were founded in the villages as informal institutions, where groups of poor women organize and commit themselves to save and borrow together for certain purposes. Moreover, income generating measures like stitching and cooking for the external market were developed. The empirical results show clearly, how momentous knowledge acquisition is for both kinds of activities, saving and income generation, because women are confronted with new kinds of actions unfamiliar to them. The qualitative results show that these measures not only generate family income but also increase the respect women gain by their families.

Keywords: Women empowerment, Corporate Social Responsibility, Rural India, ROSCA, Knowledge generation
INDIVIDUAL MOBILITY BY SHARED AUTONOMOUS ELECTRIC VEHICLE FLEETS - COST AND CO2 COMPARISON WITH INTERNAL COMBUSTION ENGINE VEHICLES IN BERLIN, GERMANY

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Abstract
In this article, a concept for context sensitive Realtime Marketing is developed and presented based on the Service-Dominant Logic Approach. The concept can serve as an orientation in the design of context-sensitive digital marketing approaches. It is shown that in a real-world environment, the "utilization moment" and the factors influencing it are central in the creation of a "value in context". This is at the same time the driver of the customer-oriented brand value. Brand management in the digital real-time world becomes more complex as brand perception and brand use are context-dependent, changeable and more difficult to influence at any time. To overcome this complexity, it is necessary to formulate brand-specific models for context allocation, context effect and marketing reaction. A central task of brand management in the digital real-time world is to formulate context scenarios and to define possible marketing reactions. For this purpose, it is important to understand which context dimensions are relevant for the brand and how they function in the value creation process. At the same time, to ensure the integrity of brand management, it is imperative to prevent unintended contextual scenarios in digital usage situations. Even in a real-world environment, the importance of the brand is retained: strong brands shape the context. Weak brands are formed by the context!

Keywords: Contextual Marketing, Service-Dominant-Logic, Brand Management, Real-Time-Marketing