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E-BUSINESS – (UN)UTILIZED OPPORTUNITY FOR SYNERGISTIC AND JOINT DEVELOPMENT OF EASTERN CROATIA AND OTHER CROATIAN REGIONS

E-POSLOVANJE – (NE)ISKORIŠTENA PRILIKA ZA SINERGIJSKI I ZAJEDNIČKI RAZVOJ ISTOČNE HRVATSKE I OSTALIH HRVATSKIH REGIJA

ABSTRACT

The main purpose of scientific research within this scientific paper is to investigate, analyse and synthesize: 1) the current state of e-business development within the Republic of Croatia's economy (with a special reference to economy of eastern Croatia), 2) individual business entities' attitudes towards
e-business in multitudinous activities within the Republic of Croatia's economy as well as 3) (post) graduate students' (from Faculty of Economics at University of Rijeka) perceptions of e-business.
As of research approach (and methods) used, authors use the most recent available and the most significant statistical and business data, that is processed and displayed in the context of this scientific paper, in order to elucidate the current state of e-business development within the Republic of Croatia's economy. Moreover, the most significant scientific research findings from the first set of surveys / questionnaires with individual business entities' attitudes towards e-business and the second set of surveys / questionnaires with students' (from Faculty of Economics at University of Rijeka), perceptions of e-business will be represented, explained and elaborated in detail from. From the authors' preliminary scientific research findings it is observable that the major results are going to be useful as a growth-inclusive and vision-inclusive signboards for joint development of both IT sector and other multitudinous activities within the Republic of Croatia's economy with a special reference to economy of eastern Croatia. In this sense, authors have also filtered, listed and investigated how many and which of the business-related survey / questionnaire participants were located in eastern Croatia.

Conclusively, concerning implications of this scientific paper and scientific research, those two can be perceived as the beginning of authors' e-business-related research endeavour that will carefully, critically and realistically address e-business issues that are (too) often observed in one-sided, subjective and superficial manner.

***Key words**: e-business, synergistic and joint development, IT sector and multitudinous activities, eastern Croatia's economy*

SAŽETAK

Glavna svrha znanstvenog istraživanja unutar ovog znanstvenog rada je istražiti, analizirati i sintetizirati: 1) trenutno stanje razvoja e-poslovanja unutar gospodarstva Republike Hrvatske (s posebnim osvrtom na istočnu Hrvatsku), 2) stavove individualnih pravnih osoba prema e-poslovanju u mnogobrojnim djelatnostima unutar gospodarstva Republike Hrvatske i 3) percepcije e-poslovanja od strane studenta diplomskog studija (Ekonomskog fakulteta Sveučilišta u Rijeci).

Vezano za korišteni pristup (i metode) istraživanja, autori koriste recentno dostupne i najznačajnije statističke i poslovne podatke koji su obrađeni i prikazani u kontekstu ovog znanstvenog rada, kako bi rasvijetlili trenutno stanje razvoja e-poslovanja unutar gospodarstva Republike Hrvatske. Nadalje, najznačajniji rezultati znanstvenog istraživanja iz prvog seta upitnika / anketa sa stavovima individualnih pravnih osoba prema e-poslovanju u mnogobrojnim djelatnostima unutar gospodarstva Republike Hrvatske i istraživanja iz drugog seta upitnika / anketa s percepcijama e-poslovanja od strane studenta diplomskog studija (Ekonomskog fakulteta Sveučilišta u Rijeci) biti će izložene, objašnjenje i detaljno elaborirane.

Iz preliminarnih rezultata znanstvenog istraživanja autora može se opservirati da će glavni rezultati biti korisni, te će uključivati putokaze vizije i rasta za sinergijski i zajednički razvoj IT sektora i mnogobrojnih djelatnosti unutar gospodarstva Republike Hrvatske s posebnim osvrtom na istočnu Hrvatsku. U tom smislu, autori su filtrirali, izlistali, te istražili koje i koliko pravnih osoba obuhvaćenih upitnikom / anketom je locirano u istočnoj Hrvatskoj.

Zaključno, vezno za implikacije ovog znanstvenog rada i znanstvenog istraživanja, iste se mogu sagledavati kao početak istraživačkog poduhvata od strane autora kojim će se pažljivo, kritički i realistički uputiti na probleme e-poslovanja koji se (pre) često sagledavaju na jednostran, subjektivan i površan način.

***Ključne riječi**: e-poslovanje, sinergijski i zajednički razvoj, IT sektor i mnogobrojne djelatnosti, gospodarstvo Republike Hrvatske i istočne Hrvatske)*

1. INTRODUCTION

This scientific paper represents the introductory collaborative authors' research in e-business within the Republic of Croatia's economy. However, due to the myriad of research findings that emerged in a relatively short period of time, it was decided to write this scientific paper in modern and insightful scientific style, so that it encompasses the most significant research findings i.e. the ones that have predisposition and potential of being growth-inclusive and vision-inclusive signboards.

Unquestionably, it is perfectly true that people were doing numerous and various forms of business throughout the whole humankind's history until late 1970s without the help of computers, information and communication technologies (ICT) as well as Internet. Nevertheless, while some of the business entities and private persons went through numerous technology adoption lifecycles in doing their business throughout the previous approximately 40 years, others did not even want and/or were not urged to start with technology adoption.

Moreover, during this span of time, there has been an abundance of inventions, improvements and solutions that were designed to meet the most varied business' information and communication technology (ICT) needs. Paradoxically and unexpectedly, thus far, none of them was and still is so widespread, recognizable and enduring as the one has no physical presence, unified form as well as indispensable part and it is not even a product, a service or a commodity. As a matter of fact, that is an idea, an insight and a concept or to be exact, that is renowned E-BUSINESS!

On the one hand, regardless of the fact that e-business was coined exactly 20 years ago i.e. in 1995 by IBM's employees from marketing department, people worldwide still do not seem to recognize its full importance, significance and value. On the other hand, in spite of quality and quantity of materials produced on this topic so far, people still tend to see e-business and accompanying solutions as something that they can live and do business without, since, at least for some of them, it is just a platform, but business has to be done and it is done with or without it, anyway.

However, despite today's global markets, uneven balance of power and peoples' individual values, there are definitely numerous keywords that are used in conjunction with e-business. They are rightfully, pragmatically and frequently used in order to describe, accentuate and differentiate what e-business provides and enables in comparison with traditional i.e. non-electronic means of doing business. One of those keywords is definitely OPPORTUNITY!

That is exactly why it is included in the title of this scientific paper, along with some purposely added words i.e. (un)utilized - in order to profit from opportunity one must seize it not just spot it, synergistic and joint development - beside classic synergy equation 1 + 1 = >2 there is also saying "A problem shared is a problem halved." that both express exactly what it was planned to convey, eastern Croatia and other Croatian regions - in this regard Croatia as a rather small locality in today's world should definitely, imminently, immanently start behaving according to the saying "Think globally, act locally!".

All things considered, the widest range of people who could benefit from it should be encouraged and motivated to learn what e-business really is. Briefly, it is neither quick fix nor automatic money making machine, or something in-between. Exceptions aside, it is primarily profitable in the medium and long term, especially if it is built on good economic and technologic foundations. Such and related thinking, attitude and approach towards e-business is exactly what authors are trying to teach, promote and disseminate to students, colleagues and community. Hence, this scientific paper as a whole is natural, logical and direct continuation of those efforts through presentation and elaboration of fresh, contemporary and original research findings.

2. The current state of E-Business development within the Republic Of Croatia's And Eastern Croatia's Economy

Even though diverse research findings by numerous authors about e-business in Republic of Croatia have been published throughout the previous 20 years, only the most significant statistical and business data will be processed and displayed under this heading. Still, it is intentionally divided into 2 subheadings below. Finally, like it was previously stated and like it is visible from their titles, one of those subheadings includes special reference to economy of eastern Croatia.

2.1. National state of e-business development in the Republic of Croatia

In order to avoid repetition of issues, numbers and information that are (too) often brought out and published in this regard, only the most recent, the most representative and the most crucial ones along with its references will be presented in the 3 bulleted lists i.e. Croatian Bureau of Statistics (CBS) related, World Economic Forum (WEF) related and Association of Chartered Certified Accountants (ACCA) related lists below.

- Regarding “usage of ICT in business activities” (CBS, 2014), 98% use computers, 98% have Internet access and 87% own website.
- Concerning “usage of ICT in service activities” (CBS, 2014), 96% use computers, 96% have Internet access and 62% own website.
- In relation to “access to Internet in enterprises” (CBS, 2014), 96% have Internet access, 93% have fixed broadband Internet access and 64% have mobile broadband Internet access.
- As to “contracted speed of Internet access in enterprises” (CBS, 2014), most of them i.e. 44% have 2 to 10 Megabits per second (Mbps) Internet access speed.
- With reference to “e-commerce - Internet sales in enterprises” (CBS, 2014), most of them i.e. 42% have more than 50% share of sales via Internet compared to total sales.
- Number 114,5 is number of “Mobile telephone subscriptions” (WEF, 2014) per 100 people in Croatia what makes it 66th out of 144 economies worldwide.
- Number 6 is “number of procedures required to start a business procedures” (WEF, 2014) in Croatia what makes it 57th out of 144 economies worldwide.
- 8 days is “time required to start a business” (WEF, 2014) in Croatia what makes it 39th out 144 economies worldwide.
- 4,5 (out of 7) is Croatia’s grade in “Technological adoption” (WEF, 2014) what makes it 79th out of 144 economies worldwide.
- 5,1 (out of 7) is Croatia’s grade in “Availability of latest technologies” (WEF, 2014) what makes it 59th out of 144 economies worldwide.
- 4,6 (out of 7) is Croatia’s grade in “Firm-level technology absorption” (WEF, 2014) what makes it 72nd out of 144 economies worldwide.
- 4,6 (out of 7) is Croatia’s grade in “ICT use” (WEF, 2014) what makes it 40th out of 144 economies worldwide.
- 66,70% is Croatia’s percentage of “Internet users” (WEF, 2014) what makes it 42nd out of 144 economies worldwide.
- Number 21,5 is number of “Fixed broadband Internet subscriptions” (WEF, 2014) per 100 people in Croatia what makes it 36th out of 144 economies worldwide.
- Speed of 40513 kb/s “Internet bandwidth” (WEF, 2014) per user in Croatia makes it 62nd out of 144 economies worldwide.
- Number 65,3 is number of “Active mobile broadband subscriptions” (WEF, 2014) per 100 people in Croatia what makes it 24th out of 144 economies worldwide.
- Number 114,5 is number of “Mobile telephone subscriptions” (WEF, 2014) per 100 people in Croatia what makes it 66th out of 144 economies worldwide.
- A total of 28,40% of public sector experts from European Union countries agreed that “Policymakers in this country rely substantially on the expertise of service and solution providers when discussing e-invoicing” (ACCA, 2012, 13) whereas experts from Croatia are among the ones who were most likely to agree with the quoted statement.
- As of cross-border government procurement, use of “Pan-European Public Procurement Online (PEPPOL) to open up government procurement processes to foreign businesses and ensure access for their own enterprises to opportunities abroad” (ACCA, 2012, 14) is something that Croatia as a country has tendency to rely on.
- Regarding interoperability, Croatia is among the countries that have benefited the most because of interoperability’s contribution to e-invoicing adoption, since “interoperability between service providers is a major focus of e-invoicing adoption, and relies on an easy-to-use identification and addressing system, both domestically and abroad” (ACCA, 2012, 14).

In the final line, those lists, contents and values are the exemplary sample of (e-)business and economic indicators that those who are really engaged e-business should regularly follow.

2.2. Regional state of e-business development in eastern Croatia

First of all, it has to be defined what eastern Croatia is, at least in the context of this scientific paper. Eastern Croatia, essentially, comprises of 5 geographically easternmost counties: 1) Osijek-Baranja, 2) Vukovar-Srijem, 3) Virovitica-Podravina, 4) Požega-Slavonia and 5) Brod-Posavina. Despite the lack of e-business related data for Croatian counties, there is Croatian e-business feat that must be evoked here.

Notably, all 5 out of 5 abovementioned counties had their 5 representatives in the largest ever Croatian IPA IIIC project titled e-Business Competitiveness Improvement Programme that was successfully implemented in Phase I (May 2010 to March 2012) and Phase II (January 2013 to November 2014).
Representatives were 5 regional entrepreneurship support institutions i.e. BIOS, HRAST, VIDRA, Business centre Pakrac and Development Agency of Brod-Posavina County. Beside them, users of this Programme were: Ministry of Entrepreneurship and Crafts (that was also the responsible body), small business entities/subjects and consultants.

However, everything planned and arranged was made possible because Programme was wholly and generously financed by European Union with 20,10 mil. HRK what is circa 2,64 mil. EUR. Even thought those funds were allocated for many purposes, the most important were numerous and various e-business education initiatives. At last, one must hope that Croatia will succeed to repeat similar e-business related knowledge and skills dissemination success story in the near future.

3. Individual business entities' attitudes towards e-business

It would be extremely difficult and it would not be eminently reasonable to collect every individual or very large number of business entities' attitudes towards e-business as such, for a purpose of writing a single scientific paper. However, representative research sample that is soundly based on multitudinous activities within national economy can provide reasonably comprehensive overview on aforementioned matter in a given period of time. Consequently, exactly this research approach was used in this case.

In short these, research findings under this and the following heading, are the direct outcomes of authors' research-based teaching and teaching-based research. Namely, this particular research was conducted by students of (post)graduate study at Faculty of Economics at University of Rijeka who were enrolled on both core and elective course named Electronic Business within 1st i.e. winter semester of academic year 2014/2015. In addition, students were constantly, carefully, closely and personally supervised and mentored through the whole process and through teamwork, project as well as case-study based lectures.

Moreover, these students were divided into a total of 13 groups. Whereas, students who were enrolled on core course were divided into 6 groups (46,15%) while students who were enrolled on elective course were divided into 7 groups (53,85%). Each group had to: choose their own unique activity (within the Republic of Croatia's economy), prepare their own survey / questionnaire, provide their own survey / questionnaire samples, distribute their own survey / questionnaire, analyze and synthesize their own survey / questionnaire, present their own survey / questionnaire. In this regard, students were instructed, but also supported, encouraged and motivated to achieve these course objectives in orderly, responsible and timely manner in order to gather as much activity points as possible.

Individual activities chosen by students on both courses are sorted by alphabetical order in 2 lists below.

Activities chosen by students on core course:
1) health
2) road carriers
3) secondary education
4) tertiary education
5) tourism
6) wholesalers

Activities chosen by students on elective course:
1) auto salons
2) financial institutions
3) food industry
4) hotels
5) media
6) pharmacies
7) tourist agencies

Additionally, it was compulsory that each survey / questionnaire must include a total of 18 questions with precisely and clearly specified order and sections. That was done purposely in order to unify their appearance, layout and format so that they could be at least fairly comparable at the end of the semester. However, due to the official page number limitation of 9 pages, at this i.e. GIH 2015 symposium, only the most relevant, leading and probing questions will be presented, evaluated and elaborated under the first subsequent subheading. For this purpose, third-level headings will be used.

Similarly, students had to draw their research samples from abovementioned activities, whereas they were initially distributing their surveys / questionnaires and accompanying letter that were succeeded by repeated surveys / questionnaires and follow-up letter. That way, students were essentially taught how and encouraged to receive as much as possible answers from individual business entities.

Consequent to those were the predominately students' activities directed towards and focused on analyzing and synthesizing results of their surveys / questionnaires. In this regard, students were given considerable freedom as long as their assignments were correct, original, logical and closely related to their course i.e. Electronic Business and to their individual survey / questionnaire.
Students' final semestral effort was to create and present aforementioned survey / questionnaire results by using presentation software of their choice. Endowed with maximal creative freedom students had to convey their ideas, results and insights to the best of their knowledge and ability. Only constrains were time and fact that they had to either provoke discussion or arise questions at the end of their presentation.
Finally, as it was announced earlier in the text, under the second subsequent subheading there will be a special reference to actual number of individual business entities from eastern Croatia that were covered with students' surveys / questionnaires.

3.1. Most relevant, leading and probing questions from students' surveys / questionnaires

Comprehensive, detailed and comparative mathematical analysis was made in every single one of 18 questions of all 13 students' groups and in every single one of survey / questionnaire participant's answers. In short, there was the extensive search for common grounds out of a total of 234 questions. After lots of calculations and optimizing, it was decided that exclusively those questions that are essentially the same and comparable for at least 6 students' groups will be taken into account.

According to that objective and strict criterion, on the one hand only 32 out of 234 (13,68%) of students' questions have met it, but on the other hand it was mathematically and unambiguously proven that the rest i.e. 202 out of 234 (86,32%) of students' questions were highly original. Moreover, those 32 individual students' questions were actually precisely 4 synthesized questions as such. For every single one of them, only the most common answers will be presented and analyzed. Therefore, a single heading per students' survey / questionnaire question i.e. a total of 4 appropriately titled third-level headings will be used in order to present what is described and considered above.

3.1.1. Number of employees

Regarding this question, 3 of the most common answers, exclusively according to what participants chose in students' survey / questionnaires were:

- 1st place → **35+** → 38 out of 289 (13,15%) and
- shared 3rd place with no 2nd place → **1-5** and **6-10** → 2 × 28 out of 289 (2 × 9,69% = 19,38%).

3.1.2. Number of computers

Concerning, 3 of the most common answers, exclusively according to what participants chose in students' survey / questionnaires were:

- 1st place → **20+** → 42 out of 243 (17,28%),
- 2nd place → **1-5** → 38 out of 243 (15,64%) and
- shared 4th place with no 3rd place → **11-20** and **30+** → 2 × 28 out of 243 (2 × 11,52% = 23,04%).

3.1.3. Websites

As of this question, 3 of the most common answers, exclusively according to what participants chose in students' survey / questionnaires were:

- 1st place → **Yes** → 142 out of 161 (88,20%),
- 2nd place → **No, but it is in construction** → 9 out of 161 (5,59%) and
- 3rd place → **No, but it is in plan** → 6 × 161 out of 289 (3,73%).

3.1.4. Operating systems

Concerning this question, 3 of the most common answers, exclusively according to what participants chose in students' survey / questionnaires were:

- 1st place → **Windows** → 142 out of 151 (91,39%),
- 2nd place → **Mac OS** → 9 out of 151 (5,97%) and
- shared 4th place with no 3rd place → **Linux** and **DOS** → 2 × 2 out of 151 (2 × 1,32% = 2,64%).

3.2. Business entities from eastern Croatia covered with students' surveys / questionnaires

In accordance with what was written under subheading 2.2. Regional state of e-business development in eastern Croatia, eastern Croatia is herein observed and evaluated as the same 5 counties. Besides, students were supported, encouraged and motivated to draw their survey / questionnaire sample from all 21 of Croatia's counties in order to impartially obtain the most realistic, direct and concrete results especially when it comes to such widespread and complex subject like e-business.

Unfortunately, because all students' surveys / questionnaires were anonymous, in this case it was impossible to know the exact number of participants originating from eastern Croatia. However, since students were obliged to hand in their survey / questionnaire samples, through systematic analysis of samples, for a purpose of composing this scientific paper, authors were eventually able to detect and calculate that 8,92% of individual business entities were originating and from 5 previously listed counties i.e. from eastern Croatia.

After all, from the percentage calculated and presented above, it can be concluded that students were somewhat prone to regional bias, especially because no clear boundaries and strict percentages were defined and set in advance.

4. (Post) Graduate students' perceptions of e-business

After all students' efforts were successfully completed and carefully graded, students were deliberately surprised by their lecturers with surveys / questionnaires regarding their own

perceptions of e-business. Notably, because this survey / questionnaire was prepared for full-time students at Faculty of Economics at University of Rijeka, Croatia, Europe, most of whom still did not enter the workforce, the emphasis was put on their perceptions rather than on their attitudes. Once again, official page number limitation has inevitably reduced a number of portrayed lecturers' survey / questionnaire questions from a total of 18 to 9 most relevant ones that will be presented in the equivalent number of self-explanatory titled subheadings.

To finish, from the 2nd to the 9th subheading, lecturers' survey / questionnaire sample will be analyzed as a whole. Despite diversity between students mentioned under the 1st subheading, this was perfectly possible because they were all essentially enrolled on the same course. As of analysis, questions from the 2nd to the 4th were analyzed via percentages of chosen multiple-choice answers, while questions from the 5th to the 9th were analyzed via numerical values selected on Likert scale.

4.1. Numbers and percentages of students participating in survey / questionnaire

From a total of 59 students, 24 (40,68%) were enrolled on core course and 35 (59,32%) were enrolled on elective course. Furthermore, 55 out of 59 students (93,22%), 22 out of 24 (91,67%) students enrolled on core course and 33 out 35 (94,29%) students enrolled on elective course have participated in this survey / questionnaire. Remarkably, those numbers and percentages indicate rather large and representative survey / questionnaire sample, especially from the student population.

4.2. Electronic distribution of students' surveys / questionnaires

As of this subject, 3 out of 55 participating students (5,45%) distributed by using survey software, 34 out of 55 participating students (61,82%) distributed by using e-mail and 18 out of 55 participating students (32,73%) distributed by using combination of survey software and e-mail.

4.3. Complementary channels for distribution of students' surveys / questionnaires

Concerning very closely related subject, 2 out of 55 participating students (3,64%) distributed by using telephone, 49 out of 55 participating students (89,09%) did not distribute by using complementary channels and 4 out of 55 participating students (7,27%) did not answer this question.

4.4. Software for analysis and synthesis of students' surveys / questionnaires

As of this essentially very particularly important issue, 46 out of 55 participating students (83,64%) were using survey software, 3 out of 55 participating students (5,45%) were using other software (whereas 3 of 3 were using spreadsheet software) and 6 out of 55 participating students (10,91%) were using combination of survey and other software (whereas 4 of 6 were using spreadsheet software, while 1 of 6 were using presentation software).

4.5. Grade for teamwork, project and case-study based lectures in Electronic Business

With such modern, inclusive and engaging lectures students were prepared for real-world business environment that actually operates in the same manner on everyday basis. About grades, average for this question was 4,18 and standard deviation for this question was 0,94 what indicates that students were generally very satisfied with such lectures, while the diversification of their opinions was low.

4.6. Grade for lecturers' approach that encourages students to choose activities by themselves

Since Electronic Business is (post)graduate course at Faculty of Economics at University of Rijeka, Croatia, Europe, students were given complete freedom of choice when it comes to activities.

Notably, the one and only condition was that 2 groups cannot select the same activity. As of grades, average for this question was 4,15 and standard deviation for this question was 1,30 what indicates that students were generally very satisfied with given freedom to choose activities by themselves, while the diversification of their opinions was moderate.

4.7. Grade for lecturers' random selection of group members and presentation order

Randomness is common and unavoidable in business. That is exactly why students were intentionally put into series of positively unpredictable situations that definitely required quick decision-making and quality teamwork. Concerning grades, average for this question was 3,73 and standard deviation for this question was 1,51 what indicates that students were generally satisfied with small amount of randomness, while the diversification of their opinions was high.

4.8. Grade for scientific survey / questionnaire method that lecturers demanded from students

Primarily, lecturers demanded scientific survey / questionnaire method from students in this course, because even though it may seem complicated in the beginning, once it is done properly, in team and with special care of activity at hand, it is actually readily and instantly applicable in practice. Regarding grades, average for this question was 3,91 and standard deviation for this question was 1,32 what indicates that students were generally satisfied that they were properly introduced to scientific survey / questionnaire method, while the diversification of their opinions was moderate.

4.9. Interest in the results of lecturers' survey / questionnaire

This question was included because students were fairly disappointed that participants of their surveys / questionnaires were not very interested in results i.e. feedback. Fascinatingly, they showed relatively mild curiosity themselves. On grades, average for this question was 3,09 and standard deviation for this question was 1,35 what indicates that students were moderately interested in results of lecturers' survey / questionnaire, while the diversification of their opinions was moderate.

5. Conclusion

Despite of having 9 pages, this scientific paper actually contains tremendous amount of qualitative data, quantitative data, information, and calculations in addition to analysis and synthesis of questions, answers and other related data from 2 separate surveys / questionnaires. As a result, such myriad of observations, interpretations and figures were impossible to cover with unfired and obvious conclusion.
That is exactly why authors have decided to divide conclusions into 3 sets of i.e. a single set of conclusions for each of the main parts of this scientific paper. Accordingly, each conclusion should be perceived in both individual context and collective context at the same time. Briefly, like a single drop in the ocean is, at the same time, the entire ocean in a single drop.

Conclusions from the 2nd part:

- Individuals must be in common with and follow various e-business information and activities.
- Every serious customer-centred business should own the website that will support its e-business.
- Those really engaged in e-business should follow (inter)national (e-)business and economic indicators.
- Nowadays, e-invoice is already indispensable (lat. conditio sine qua non) for e-business.

Conclusions from the 3rd part:

- Those serious about e-business regularly check the market pulse and adapt to new trends accordingly.
- Scientifically based survey / questionnaire method can be extremely powerful if it is utilized properly.
- Proper use of scientific survey / questionnaire method requires time, concentration and teamwork.
- Those distributing survey / questionnaire must be prepared to use various distribution channels.

Conclusions from the 4th part:

- Modern tertiary economic and business education must introduce students to e-business specifics.
- Scientific survey / questionnaire method can be used to teach and learn e-business essentials hands-on.
- In order to properly teach and learn e-business students should be put into business-like situations.
- Students should learn to spot which e-business are (not) prone to change over the course of time.

Exclusively when conclusions listed above are perceived in previously described and suggested way, they i.e. those conclusions can truly be turned into universal, valuable and applicable growth-inclusive and vision-inclusive signboards, steps, guidelines and advices. That is exactly why all of them have considerable potential to be utilized for joint development of both IT sector and other multitudinous activities within national economy like it was demonstrated on Croatian example in this scientific paper.

As a final point, predominately and perfectly regionally and nationally focused GIH symposium, along with its important thematic area New trends in economic development and subarea IT sector as one of development initiators, are definitely incentives to take this research to the completely new level in the following academic year. Whereas, much more focus will be shifted towards eastern Croatia and conscious effort will be made in order to easily and unambiguously indentify county related to the particular survey / questionnaire response.

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