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Belas J., Strnad Z., Gavurova B., Cepel M.

BUSINESS ENVIRONMENT QUALITY FACTORS RESEARCH - SME MANAGEMENT´S PLATFORM

Belas J., Strnad Z., Gavurova B., Cepel M. [*]

Abstract: The aim of our study was to identify the most important factors that shape the quality of the business environment and define the areas for improvement. As part of empirical research, we approached over 9,400 companies in the SMEs segment and obtained 329 applicable questionnaires. The research has shown that the biggest negative impact on the quality of the SMEs business environment is due to factors closely related to the public sector. We found that there were statistically significant differences in the opinions of entrepreneurs according to defined parameters. The results of our study can support the creation of a platform for decision-making mechanisms enabling the improvement of conditions for the development of business, stability and quality of the business environment in Slovakia. They will also support the development of national and international benchmarks in the area of SMEs development.

Key words: small and medium sized enterprises, quality of business environment, barriers to development of SMEs, factors of business development, perception of entrepreneurs

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Introduction

Small and medium-sized enterprises (SMEs) represent the basic platform for the development of the country's economy. They represent a strong potential to create a large number of jobs with a high degree of innovation (Rogalska, 2018; Ivanová and Čepel, 2018). This provides them with a high degree of flexibility, especially in their orientation to the local market, to which they provide a specific range of goods and services. They have a simple organizational structure; they can create a good working environment and build personal relationships with customers (Zygmunt, 2018).

In many countries, strategies and policies are set up to eliminate obstacles to their development and ensure conditions for their prosperity. They develop and

[*]**Prof. Jaroslav Belas, Ph.D.**, Tomas Bata University in Zlín, Faculty of Management and Economics, Zlin, Czech Republic; **JUDr**. **Ing.Zdenek Strnad, Ph.D., MPA,** University of South Bohemia in Ceske Budejovice, Faculty of Economics, Department of Law, Ceske Budejovice, Czech Republic; **Assoc. Prof. BeataGavurova, PhD., MBA,** Tomas Bata University in Zlín, Faculty of Management and Economics, Zlin, Czech Republic; **Dr. Martin Cepel**, Pan-europeanUniversity in Bratislava, Faculty of Economics and Business, Bratislava, Slovak Republic
✉ corresponding author: belas@utb.cz
✉ belas@utb.czzstrnad@ef.jcu.cz; zd.strnad@seznam.cz; gavurova@utb.cz; martin.cepel@paneurouni.com.

implement monitoring systems and tools to map and evaluate problematic areas of SMEs development. Regional implementation of national policies and efficiency of communication with regional authorities are important determinants of business environment. The most important tools for local entrepreneurs are subsidies for job creation and consultancy (Šebestová et al., 2018; Cepel et al., 2018). Comparative analyses can assess the effectiveness and efficiency of individual policies measures (Zajkowski and Domańska, 2019; Lewandowska and Stopa, 2018) e.g. impact assessment in the food industry (Náglová, 2018). These policies are of a static nature and are intended to have an impact on a dynamic, changing environment. Adding to that the effect of the delay in the results of these measures, they may also appear ineffective if the evaluation mechanisms are incorrectly set.

Many external barriers to SMEs development are of a long-term nature and their elimination is conditional on the existence of several concurrent solutions bringing a positive synergistic effect. These are e, g, economic policy measures, underdeveloped market environment, legislation, etc. These are so called standard disadvantages of SMEs and entrepreneurs do not have many options to influence them. SMEs are also disadvantaged by many specific disadvantages, which are represented in many countries to a greater or lesser extent, for example levy burden on SMEs, discriminatory income tax, permanent changes to legislation and its lack of transparency, high administrative burden, problematic law enforcement and legal uncertainty, inactive capital market, concerns about business risks and inadequate motivation for business development. Other barriers include: lack of production and business strategies, significant fragmentation of the SMEs development system and framework, lack of start-up capital, cost of starting a business, lack of knowledge and experience, incorrect personnel selection, incorrect management of the economic agenda, etc.

The state and development of the business environment has been mapped not only in research studies, but is also of interest to many national and international institutions. They carry out qualitative and quantitative surveys with a view to get a more relevant view of the different areas and specifics of the business environment. During 2017 e.g. in Slovakia 6 quantitative and 1 qualitative surveys conducted by Slovak Business Agency (SBA) were carried out. Thematically, the surveys were focused on research of start-ups in Slovakia, mapping of export aspirations and research of family business. Other surveys on corporate perception of the independence of national judicial systems in the EU, perception of regulations by entrepreneurs and access to finance for SMEs were conducted through the European Commission (SBA, 2017). The results may encourage the detection of new determinants in SME development.

Our study builds on these researches and its originality lies in exploring the ten most important factors that negatively affect the quality of the business environment in the SMEs segment.

Overview of Research Studies

Despite the availability of national and international surveys by relevant institutions, the scientific community offers a more diversified view of the issue of SMEs development in individual countries. At first sight, this generates adisadvantage in designing comparative aspects, but significant benefits are gained in revealing the deeper context in assessing barriers to the quality of the business environment in the SMEs segment. Too much focus on standardized analytical lines defined by monitoring or evaluation mechanisms may underestimate important aspects or factors that, while not separately having a significant impact on shaping the quality of the business environment, may be significant through their negative impacts in synergy with other factors. Research studies from recent years also provide space for the development of a comparison platform and new benchmarks in the area of business support in the SMEs segment.

Sipa et al. (2015) examined the determinants of competitiveness in Polish small firms. Small firms play an important role in the SME sector, which is reflected in the economic development indicators of countries. The authors analysed the activities of companies in the area of their competitiveness using the questionnaire method. Most of the companies surveyed are able to assess their competitive position; they have sufficient knowledge of the state of the external business environment in their country. The most important determinants are the image of the company, the brand of the product, the lower price of the product and the focus on a specific group of customers. They consider their own research and development facilities among the least significant determinants. Universities also play an important role in supporting entrepreneurship and developing business competitiveness.

In his study, Dallago (2014) examined the role of universities in promoting innovations at local and regional level. The author stresses the particular importance of relations between universities, industry and governments. Universities play a direct economically useful role. The study concludes that few large and prestigious universities are linked to SMEs cooperation, which may pose a threat to the integrity of the business environment and the development of the competitiveness of SMEs.

In this context, Salimi and Rezaei (2018) state that research and development is the most important determinant of productivity growth and the competitive advantage of companies. Measurement of research and development performance comes into the attention of managers. The available studies use different methodologies, but assigning different weights to individual research and development parameters can lead to different results. The authors emphasize the importance of examining methodological aspects in quantifying research and development results to formulate effective strategies that would help companies improve their performance.

Some research studies also examine geographical disparities in SME development. E.g. Phillipson et al. (2019) examined the difference of determinants of the

development of SMEs in rural areas and in cities. Their research sample included up to 15,502 companies. The results show that rural firms in England have a similar level of turnover as firms in cities. Rural firms are significantly stronger exporters of goods and services and also have a strong export potential for the future. Adequate strategies and the development of optimal policies to ensure the economic development of the country are needed for regionally balanced and inclusive growth of rural SMEs.

Abrham et al. (2015) examined key factors in the development of the competitiveness of SMEs in the Czech Republic. He also confirms the fact that rural SMEs play an important role in sustainable rural development, in transformation processes, as well as in the integrated development of formal and informal rural institutions in the Czech Republic. Of the companies surveyed, 45% exported their products abroad. Only 48% of entrepreneurs declared the export potential of their own production. Addressed entrepreneurs rated the state support for exports rather negative (only 13% of respondents considered it appropriate). The assessment of the macroeconomic environment is also related to this issue.

Ghulam (2019) examined the determinants of the macroeconomic environment and their impact on access to external sources of finance in times of economic crisis. The author assesses the disadvantageous position of SMEs in loan application processes. The importance of state support, state guarantees that would support access to external sources of funding, come to the forefront.

Valaskova et al. (2018) focused on identifying significant factors and determinants affecting the financial health of SMEs in Slovakia in order to assess the potential financial risks affecting the profitability and prosperity of these enterprises in the market. The correct identification of significant financial factors helps SMEs to predict their future development (Kliestik et al., 2018; Kovacova and Kliestik, 2017), thereby ensuring continuity in the market as well as sustainable and ethically responsible economic development.

Hanafi et al. (2018) focus their research study also on the study of education processes, business orientation as well as legal issues. The research sample consisted of industrial companies. The results of the analysis confirmed the significant impact of education, business orientation and legal aspects on women's business performance. The study brought several theoretical conclusions and practical implications for the owners and managers of SME owned by women and for policy-makers.

Mascia and Rossi (2017) examined the impact of SMEs owners in Europe on bank credit. The authors empirically tested the presence of discrimination. Non-financial firms were examined in the years 2009 - 2013. The analysis of the results brought several interesting findings. SMEs led by women are likely to be at greater risk of bank financing than SMEs led by men. Benefits were also expected from obtaining better credit conditions in companies where men took over the management. The existence of this bias in credit markets highlights the need for policy measures aimed at women-led firms, which can also bring many business opportunities.

In this context Rahman et al. (2018) state that companies that are younger, innovative, risky, with a concentrated ownership structure and operated by an experienced manager use more trade credit to purchase their material inputs and services.

A higher need for innovative development for the development of foreign trade of SMEs is also emphasized by the authors Nordman and Tolstoy (2016). SMEs need a higher level of innovative cooperation in their partnerships with customers on the foreign market. Innovative cooperation will support the development of international trade for SMEs, while also facilitating further innovation processes, developing new business opportunities and international relations.

Pilar et al. (2018) also examined the effectiveness of SMEs and their determinants in the food sector. The results of his analysis show that the size of the company, export orientation, state support and labor productivity have a positive impact on the efficiency of SMEs. The positive impact between labor productivity and SME´s efficiency should be an incentive to implement policies aimed at improving the training and qualifications of employees, optimizing internal processes in companies to motivate employees. The age of the entrepreneur has a negative impact on the efficiency of SMEs. The importance of the SMEs internationalization process has revealed a positive relationship between export capacity and efficiency. The conclusions of the analysis were provided to policy makers as well as to SME´smanagers.

Hudáková et al. (2018) and Belas et al. (2016) focused on examining the negative impacts of the business environment on SMEs in Slovakia and Czech Republic and assessing the current situation of SMEs in relation to potential risks. The results of the research show that the SME in Slovakia is the most vulnerable in terms of the market environment. Conclusions of this research as well as other results from research focused on application of risk management of the company e. g. Hollá (2015) and Belás et al. (2018) emphasize the need for active and systematic risk management that can provide less negative surprises, greater financial stability and business performance.

The results of the mentioned research studies motivated us to carry out research aimed at identifying the 10 most important factors that negatively shape the quality of the business environment and define the scope for its improvement.

Methodology and Data

In connection with the stated objective of the research, we conducted a questionnaire research among companies operating in the SMEs segment in Slovakia. Data collection took place in 2018. Enterprises were selected by random sampling from the database of enterprises of organizations and sole traders "Cribis". Subsequently, the companies were contacted by e-mail asking for an online questionnaire. The questionnaire was intended for business owners or for top managers of these companies (hereinafter referred to as “entrepreneurs”).

As part of this research, we approached over 9,400 companies in the SMEs segment and received 329 applicable questionnaires.
The structure of respondents within the Slovak Republic (329 enterprises) was the following. Business area: services 122 enterprises, retail 69 enterprises, manufacturing 51 enterprises, construction 39 enterprises, agriculture 20 enterprises, transportation 11 enterprises, other business area 17 enterprises. Time period of operating a business: 104 enterprises 1 – 5 years, 78 enterprises 5 – 10 years, and 147 enterprises more than 10 years. Size of business: 234 micro-enterprises (up to 10 employees), 71 small enterprises (up to 50 employees), and 24 medium-sized enterprises (up to 250 employees). Highest attained education level of the entrepreneur: 10 high schools without diploma, 95 high schools with diploma, and 224 college education. Gender of entrepreneurs: 251 men, 78 women.
We have divided the quality factors into six areas (economic factors: EF, political factors: PF, technological factors: TF, social factors: SF, family environment: FF and competitive environment: CF). Each of these factors was concretized by 4 statements.
In our research, we have established the following hypothesis: Political factors will show the greatest negative impact on the quality of the SMEs business environment. There are statistically significant differences in the opinions of entrepreneurs according to defined parameters.
The Z-score test was used to identify statistically significant differences in respondents' positive answers.

Results and Discussion

The results of the examination of the dependence of the evaluation of the most important negative factors of the quality of the business environment in relation to the business period, to the size of the company and to the education of respondents are shown in Table 1 - Table 10.

Table 1: PF21 - The state's tax and levy policy supports entrepreneurship

PF21	SR 329	YF/OF 104/225	MICRO/SMEs 234/95	SE/UE 105/224	Z-score: p-value
1.fully agree	2	1/1	2/0	1/1	0.0629*
2.agree	28	13/15	16/12	10/18	0.1585**
Total 1+2	30	14/16	18/12	11/19	0.5552***

Explanatory notes: YF** - young firms (firms under 5 years of existence), **OF** - old firms (firms over 5 years); **MICRO** - microenterprises, **SMEs** - small and medium-sized enterprises; **SE**-secondary school education, **UE** - university education. ** is the p-value of YF / OF; ****** is p-value of MICRO / SMEs; ******* is the p-value of SE / UE.*

The overall rate and acceptance of PF21 was 9.12% (the lowest of all evaluated statements). Up to 81.16% of entrepreneurs disagreed with this statement and 9.72% did not take a position on this statement.

The test criterion values (p-value of the Z score: 0.0629/0.1585/0. 5552) confirmed that there were no statistically significant differences in the positive responses of entrepreneurs, ie.all defined groups of entrepreneurs assessed in a very similar way the weak state support of entrepreneurship.

Table 2: PF34 - The state bureaucracy does not influence entrepreneurship

PF34	SR	YF/OF	MIKRO/SMEs	SE/UE	Z-score: p-value
1.fully agree	7	3/4	5/2	3/4	0.4533*
2.agree	31	7/24	16/15	15/16	0.0220**
Total 1+2	38	10/28	21/17	18/20	0.0300***

The overall acceptance rate of PF34 was 11. 55% (the second lowest of all assessed factors). 75.99% of the entrepreneurs disagreed with this statement and 12.46% did not take a position on this statement. The test criterion values (p-value 0.0220/0.0300) confirmed that there were statistically significant differences in the positive responses of entrepreneurs within the defined groups. SMEs and entrepreneurs with secondary education were more positive in evaluating this factor than microenterprises and entrepreneurs with university education.

Table 3: TF21 - The infrastructure in the area of research and development is well established in my country

TF21	SR	YF/OF	MIKRO/SMEs	SE/UE	Z-score: p-value
1.fully agree	6	2/4	4/2	2/4	0.0466*
2.agree	39	18/21	30/9	21/18	0.4777**
Total 1+2	45	20/25	34/11	23/22	0.0030***

The overall acceptance rate of TF21 was 13.68%. 59.27% of the entrepreneurs disagreed with this statement and 27.05% did not take a position on this statement.
The test criterion values (p-value 0.0466/0.0030) confirmed that there were statistically significant differences in the positive responses of entrepreneurs within the defined groups. Young firms (up to 5 years of business) and entrepreneurs with secondary education were more positive in assessing this factor than older firms and entrepreneurs with university education.

Table 4: PF13 - The enforceability of law in my country is good

PF13	SR	YF/OF	MIKRO/SMEs	SE/UE	Z-score: p-value
1.fully agree	2	1/1	1/1	1/1	0.6171*
2.agree	47	16/31	27/20	18/29	0.0193**
Total 1+2	49	17/32	28/21	19/30	0.2627***

The overall acceptance rate of PF13 was 14.89%. 67.78% of the entrepreneurs disagreed with this statement and 17.33% did not take a position on this statement.

The value of the test criterion (p-value 0.0193) confirmed that there were statistically significant differences in the positive responses of entrepreneurs depending on the size of the company: SMEs agreed more strongly that the law enforcement was good.

Table 5: PF23 - The state supports entrepreneurship financially

PF23	SR	YF/OF	MIKRO/SMEs	SE/UE	Z-score: p-value
1.fully agree	4	1/3	2/2	1/3	0.9681*
2.agree	47	15/32	25/22	20/27	0.0018**
Total 1+2	51	16/35	27/24	21/30	0.1236***

The overall acceptance rate of PF23 was 15.50%. 67.78% of the entrepreneurs disagreed with this statement and 16.72% did not take a position on this statement. The value of the test criterion (p-value 0.0018) confirmed that there were statistically significant differences in the positive responses of entrepreneurs depending on the size of the company: SMEs agreed more strongly that the state financially supports entrepreneurship.

Table 6: SF12 - Politicians and the public correctly understand how entrepreneurs contribute to the society

SF12	SR	YF/OF	MIKRO/SMEs	SE/UE	Z-score: p-value
1.fully agree	2	1/1	2/0	2/0	0.0244*
2.agree	49	22/27	29/20	15/34	0.0767**
Total 1+2	51	23/28	31/20	17/34	0.8103***

The overall acceptance rate of SF12 was 15.50%. 66.26% of the entrepreneurs disagreed with this statement and 18.24% did not take a position on this statement. The value of the test criterion (p-value 0.0244) confirmed that there were statistically significant differences in the positive responses of entrepreneurs depending on the age of the company: young firms agreed more strongly that politicians and public opinion correctly understood the contribution of entrepreneurs to society.

Table 7: PF24 - The state has a positive impact on the quality of business environment

PF24	SR	YF/OF	MIKRO/SMEs	SE/UE	Z-score: p-value
1.fully agree	10	3/7	7/3	4/6	0.6892*
2.agree	43	15/28	25/18	24/19	0.0601**
Total 1+2	53	18/35	32/21	28/25	0.0004***

The overall acceptance rate of PF24 was 16.11%. 66.26% of the entrepreneurs disagreed with this statement and 17.63% did not take a position on this statement. The value of the test criterion (p-value 0.0004) confirmed that there were statistically significant differences in the positive responses of entrepreneurs

depending on the entrepreneurial education: entrepreneurs with secondary education were more positive in assessing this factor.

Table 8: TF32 - The public sector offers entrepreneurs a high quality service

TF32	SR	YF/OF	MIKRO/SMEs	SE/UE	Z-score: p-value
1.fully agree	4	2/2	4/0	2/2	0.4715*
2.agree	49	17/32	24/25	24/25	0.0013**
Total 1+2	53	19/34	28/25	26/27	0.0035***

The overall acceptance rate of the TF32 statement was 16.11%. 63.83% of the entrepreneurs disagreed with this statement and 20.06% did not take a position on this statement. The test criterion values (p-value 0.0013/0.0035) confirmed that there were statistically significant differences in the positive responses of entrepreneurs depending on the size and education of entrepreneurs: SMEs and entrepreneurs with secondary education were more positive in evaluating this factor.

Table 9: PF32 - The administrative burden on entrepreneurs has decreased in the past five years

PF32	SR	YF/OF	MIKRO/SMEs	SE/UE	Z-score: p-value
1.fully agree	5	4/1	4/1	2/3	0.1141*
2.agree	49	18/31	30/19	18/31	0.1471**
Total 1+2	54	22/32	34/20	20/34	0.3789***

The overall acceptance rate of PF32 was 16.41%. 66.26% of the entrepreneurs disagreed with this statement and 17.33% did not take a position on this statement. The test criterion values confirmed that there were no statistically significant differences in the positive responses of entrepreneurs depending on the age, size of the company and entrepreneurship education.

Table 10: PF43 - The state is able to provide a qualified work force for businesses

PF43	SR	YF/OF	MIKRO/SMEs	SE/UE	Z-score: p-value
1.fully agree	3	1/2	2/1	2/1	0.7490*
2.agree	54	16/38	23/31	27/27	< 0.0001**
Total 1+2	57	17/40	25/32	29/28	0.0007***

The overall acceptance rate of PF43 was 17.33%. 65.35% of the entrepreneurs disagreed with this statement and 17.32% did not take a position on this statement. The test criterion values confirmed that there are statistically significant differences in the positive responses of entrepreneurs depending on the size of the company and the education of entrepreneurs. SMEs and entrepreneurs with secondary education were more positive in assessing this factor.

Our hypothesis has been confirmed. The research has shown that the biggest negative impact on the quality of the SMEs business environment is due to factors

closely related to the public sector. We found that there were statistically significant differences in the opinions of entrepreneurs according to defined parameters.

Discussion

As the results of our research declare, the current system of support for SMEs in Slovakia is insufficient. All the business groups surveyed identified weak support for business by the state. This is related to legislative constraints and state bureaucracy, which is assessed differently by individual groups of entrepreneurs. SMEs and entrepreneurs with secondary education are more positive about this obstacle than microenterprises and entrepreneurs with higher education. Legislative constraints and state bureaucracy are also closely related to the administrative burden on entrepreneurs. The results of the analysis showed that there are no statistically significant differences in entrepreneurs' responses depending on age, size of the company and education. This area also includes the issue of law enforcement, in which a different perception of companies was recorded. SMEs were much more in agreement with the view that law enforcement is good. This is also confirmed by the results of the Flash Eurobarometer 448, which states that satisfaction with the independence of judicial systems increases in proportion to the size of the enterprise. This statement applies equally to Slovakia and the EU as a whole. Only 8 % of microenterprises in the survey commented positively on the issue of the independence of courts and judges in Slovakia. The share of enterprises from Slovakia that perceive the independence of courts as positive is the lowest among all EU countries (EC, 2017).

When examining whether the state affects the quality of the business environment, statistically significant differences were found not in terms of company size, but in relation to education. Secondary school entrepreneurs rated this factor positively. Difficulty of business conditions can be assessed by university educated entrepreneurs also because of their greater experience with the foreign business platform, as well as with the above-set business ambitions and expectations.

According to the SBA survey of 2017, almost half of the population (47.6%) consider entrepreneurship as a suitable career choice. The perception of successful entrepreneurs and the related social status did not change in 2017. 60% of the addressed population think that entrepreneurs are reputable in Slovakia (SBA, 2017). These aspects were also examined in our research, where we were interested in the statement that politicians and public opinion correctly understand the contribution of entrepreneurs to society. They were recorded differences in positive responses entrepreneurs depending on the age of the company, significantly more young companies agreed with this statement. This is also due to the fact that the older company also has its business history, which is not always associated with successful periods, which probably had an impact on the final evaluation. On the other hand, the SBA survey (2017) indicates that the share of adult Slovak population who is interested in starting a business in the next three years increased

from 8.4% to 9.4% year-on-year. When examining the opinion that the research and development infrastructure is well built in Slovakia, again a different perception from the perspective of company age and entrepreneurial education dominated. Young firms (up to 5 years of business) and entrepreneurs with secondary education were more positive in assessing this factor, than older firms and entrepreneurs with university education (SBA, 2017). This may be related to the business history and the different demands on business conditions, which evolve depending on the business period and business experience and knowledge (Ključnikov et al. 2017; Vojtovič, 2016).

Among the four factors examined (TF21, SF12, TF32, PF43), entrepreneurs from SMEs and with secondary school education, in contrast to microenterprises, received positive opinions. Young firms expressed more positive assessments in statements related to the acceptance of business activities in public opinion and politicians, as well as in the assessment of the quality of research and development infrastructure.

This fact also confirms that the position of young companies in Slovakia is not endangered. In general, the survival rate of enterprises decreases with the length of their reporting period. Younger enterprises show a higher survival rate than those established earlier. Slovakia is one of the countries with the highest survival rates. Also in the Czech Republic and Germany SMEs survive longer. The worst situation is in Hungary, where the survival rate of enterprises is well below the level of other countries (SBA, 2018). Half of the factors examined are dominated by more positive evaluations of SMEs as well as entrepreneurs with secondary school education. Young companies (up to 5 years) are optimistic about the research and development infrastructure as well as the acceptance of business by the society.

These consequent facts define the importance of examining the quality factors of the business environment according to differentiation perspectives. Business conditions in the country also change due to the geopolitical situation, are related to economic development in the post-crisis period, to transformation processes in countries, to reforms that have an impact on the economy and society. The EU objectives, which are also translated into various initiatives (in Slovakia e. g. through the SBA), aim to create an environment in which entrepreneurs and family businesses can prosper.

It is inevitable to develop policies by which public authorities could respond to the needs of SMEs. Public policy instruments must also be adapted to this. SMEs have more limited access to finance, therefore support activities should focus on making better use of state aid for SMEs, and should facilitate their participation in public procurement. It is essential for SMEs to create a legal and business environment that also supports timely payment of business transactions. It is also important to respond to various environmental challenges that also offer multiple opportunities. SMEs could also benefit more from growing markets, for which they must have the support to make better use of research and development infrastructure, to increase

skills and so on. This will enable them to exploit the opportunities offered by the single market better. All these recommendations should affect management processes and management systems in SMEs.

Conclusion

The economic crisis hit strongly Slovak SMEs, which resulted in bankruptcies of thousands of companies. SMEs are very sensitive to the economic downturn, but on the other hand, they benefit from a high degree of flexibility and a high adaptability to changed conditions compared to larger firms, as they are able to adapt more quickly to the market situation. There are many factors determining the quality of the business environment, their importance encourages creation of various monitoring and evaluation mechanisms, the outcomes of which should be continuously translated into different types of policies and action plans. Much of the monitored factors are assessed aggregately, without differentiation aspects, thus eliminating the obtaining of views on the issue in different types of companies and in different groups of entrepreneurs. These aspects were the incentive for carrying out our research. The results of our investigation yielded many interesting findings. The biggest negative impact on the quality of the business environment of SMEs report factors that are closely linked to the public sector. There were statistically significant differences in the opinions of entrepreneurs according to defined parameters. Many findings can help SMEs managers as well as policy makers and strategic frameworks.

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BADANIE JAKOŚCI ŚRODOWISKA BIZNESOWEGO - PLATFORMA ZARZĄDZANIA MŚP

Streszczenie: Celem naszego badania była identyfikacja najważniejszych czynników kształtujących jakość środowiska biznesowego i określenie obszarów wymagających poprawy. W ramach badań empirycznych skontaktowaliśmy się z ponad 9400 firmami z segmentu MŚP i uzyskaliśmy 329 odpowiednich kwestionariuszy. Badanie wykazało, że największy negatywny wpływ na jakość środowiska biznesowego MŚP mają czynniki ściśle związane z sektorem publicznym. Trybunał stwierdził, że istnieją istotne statystycznie różnice w opiniach przedsiębiorców według określonych parametrów. Wyniki naszego badania mogą pomóc w stworzeniu platformy mechanizmów decyzyjnych umożliwiającej poprawę warunków dla rozwoju biznesu, stabilności i jakości otoczenia biznesowego na Słowacji. Będą również wspierać rozwój krajowych i międzynarodowych poziomów odniesienia w obszarze rozwoju MŚP.

Słowa kluczowe: małe i średnie przedsiębiorstwa, jakość otoczenia biznesowego, bariery rozwoju MŚP, czynniki rozwoju biznesu, postrzeganie przedsiębiorców

商业环境质量因素研究–中小企业管理平台

摘要:我们的研究目的是确定影响业务环境质量并确定需要改进的方面的最重要因素。作为经验研究的一部分，我们与中小企业领域的9400多家公司进行了接触，并获得了329份适用的问卷。研究表明，对中小企业商业环境质量的最大负面影响是与公共部门密切相关的因素。我们发现，根据定义的参数，企业家的意见在统计上存在显着差异。我们的研究结果可以支持建立决策机制平台，从而改善斯洛伐克商业发展，稳定和商业环境质量的条件。他们还将支持中小企业发展领域的国家和国际基准的发展。

关键词:中小企业;商业环境质量;中小企业发展障碍;商业发展因素;企业家观