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Akademija MM je edina slovenska znanstvena in referenčna publikacija za področje marketinških znanosti. Kot taka vključuje tudi interdisciplinarne stroke in dognanja s področij tržnih komunikacij, integriranega komuniciranja, ekonomije, psihologije, sociologije in likovno-oblikovnih ved. Ustanovljena je bila z namenom širitve in utrjevanja marketinških znanosti v domačem okolju, prenosa znanja in aplikacije akademskih spoznanj v praksi.

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PORECESIJSKO STANJE TRŽENJA: OSREDOTOČANJE K PORABNIKU V DUHU DRUŽBENE ODGOVORNOSTI?

Recesija je postala del vsakdana. Vpela se je v nas in postala že na nek način po-recesijska. Prvobitni strahovi krize so vsaj do neke mere premoščeni, a vendarle, posledice so jasne. Tako znova potrjuje tudi zadnji Trženjski monitor DMS. Porabnik je vse bolj racionalen v svojem vedenju in nakupnem odločanju, a hkrati vse bolj kompleksen, ponudnik pa je vse bolj primoran graditi celovito vrednost in kakovost drugače kot to počnejo konkurenti. Tudi družba kot celota se je pričela ozaveščati drugače kot ji je bilo to dano v obdobju rasti. Nič ni več prej pogostih presežnikov. Morda prav zato tudi vse več zapisanega in razmišljenega o novi odgovornosti družbe in posameznika v njej. O etiki, odgovornosti. Tudi v trženju, tako do porabnika, podjetja, družbe kot celote.

Od tod tudi vsebine nove, 16. Akademije MM. Sporočajo nam, kako pomembna je osredotočenost h kupcu, trženjska naravnost kot filozofija podjetja, kreativnost in inovativnost ustvarjanja novih izdelkov, zvestoba in zadovoljstvo kupcev in učinkovitost trženja. Vse to v luči širšega pogleda, da je družbena odgovornost in etika nekaj, kar krepi ugled. Korporacijski, ugled znamk izdelkov, storitev, posameznikov. In če smo se v prejšnji številki še spraševali, ali smo že pripravljeni na »socialno« ali »družbeno« trženje, v tej številki najdemo že vrsto misli, ki dajejo vedeti, da smo tudi to dimenzijo, recesijsko ali porecesijsko, že vpletli vase. Tudi v trženju.

Hvala uredniku in avtorjem za novo Akademijo MM. Z veseljem jo bomo brali!

Prof. dr. **Maja Makovec Brenčič**
Predsednica DMS

INTRODUCTION TO THE 16TH AKADEMIJA MM

UVODNIK 16. AKADEMIJA MM

POST-RECESSION STATE OF MARKETING: FOCUSING ON THE CONSUMER IN THE SPIRIT OF SOCIAL RESPONSIBILITY?

Recession has become a part of our everyday life. Having embedded itself within the society and each individual, it has in a way already evolved into post-recession. Our greatest fears concerning the crisis have been overcome; however, its consequences are obvious, which has also been confirmed by the latest Marketing monitor of MAS. Consumers display an increasing level of rationality as well as complexity which is reflected in their behaviour and the decisions they make, whereas numerous providers of goods and services are more than ever forced to ensure value and quality that separates them from their rivals. Society as a whole has witnessed a substantial rise in its overall level of awareness, which is now also set on a quite different scale than in the time of economic growth. The time of superlatives has passed, which may also explain the rising number of reflections – be they written or carried out only in thought – on new forms of social and individual responsibility, on ethics and on general responsibility, which are all more than relevant also in marketing.

These are the topics of the new issue of Akademija MM. They inform us about the importance of customer orientation, marketing orientation as a company philosophy, creativity and innovation in the creation of new products, customer loyalty and satisfaction, marketing efficiency. The topics are discussed with regard to the broader concept of social responsibility and ethics being the means of strengthening one's reputation, be that corporate reputation, brand-name reputation, services reputation or the reputation of individuals. In the previous issue, we wondered if we were ready for »social« marketing. This issue proves that such marketing dimensions have already been accepted, both in recession and post-recession times.

We would like to thank the editor and authors for the new issue of Akademija MM and assure them we will read it with great pleasure.

Prof. dr. **Maja Makovec Brenčič**
SMA President



Akademija MM gre s polno paro naprej! Nov gostujoči urednik, nova 16. številka, nov pester nabor tematik. Osrednji vodili 16. številke sta metodološka odprtost in tehtnost prispevka. Avtorji, ki tokrat delijo svoje raziskovalne dosežke z vami, uporabljajo precej različne pristope, vsi pa pokušajo na svoj način prispevati k napredku trženjske znanosti in stroke. Tehtnost njihovih prispevkov je v veliki meri odvisna tudi od vas, naših cenjenih bralcev.

Proces ustvarjalnega in kritičnega razmišljanja, ki se začne pri raziskovalcih, svoj vrhunec doživi v trenutku, ko v dialog s predstavljenimi idejami vstopite vi. Tekst, ki je pred vami ni zaklenjen, temveč vas vabi, da ga pišete naprej s svojimi komentarji, idejami in prelivanjem v prostor, v katerem delujete. Preden začnete s svojim 'pisanjem' pa se udobno namestite in prepustite vsebini, ki vam jo ponujajo naši tokratni avtorji.

16. številko odpira Mateja Bodlaj s tematiko, ki je bila v preteklih letih pri slovenskih trženjskih raziskovalcih deležna precejšnje pozornosti. Prav zato je njen celosten in konstruktivno kritičen pregled preteklih raziskav tržne naravnosti v slovenskem prostoru več kot dobrodošel. V svojem pregledu avtorica izpostavi potrebo po raziskovanju do sedaj prezrtih dejavnikov tržne naravnosti ter vabilo k razširitvi preučevanja posledic tržne naravnosti v smeri upoštevanja njenih posrednih vplivov na trženjske vire in inovacije.

Prav inovacije in razvoj novih izdelkov so tematika, o kateri razmišljata Nuša Fain in Mihael Kline. Njun prispevek teoretsko in empirično potrdi pozitivne učinke razvijanja izdelkov v virtualnih timih na kreativnost sodelujočih in nadalje na uspešnost procesa razvoja izdelkov. Predstavljena raziskava med študenti mednarodne šole EGPR pokaže, da razvijanje novih izdelkov v virtualnih timih ponuja

EDITORIAL

UVODNIK

Akademija MM runs full steam ahead with a new guest editor, new 16th issue, and with a new colourful range of topics. The basic mottoes of the 16th issue are methodological variety and meaningfulness of contributions. The authors, who share their research achievements with you this time, have employed considerably different approaches in their research activities, yet they try, in their own way, to contribute towards the progress of marketing as science and profession. The meaningfulness of their contributions depends to a large extent on you, our valued readers.

The process of creative and critical thinking that began with the researchers, reaches its peak when you engage in a dialogue with the authors' ideas. The texts you are reading are not hermetically sealed, but rather invite you to continue the 'writing' by adding your comments, ideas and by transferring them into your working environment. But before you begin writing, make yourself comfortable and enjoy the content, discussed by our authors.

The 16th issue starts with Mateja Bodlaj who discusses a topic frequently dealt with in empirical studies by Slovenian researchers. Her integrated and constructively critical review of past research of market orientation in Slovenia is more than welcome. In her review, she stresses the need to pay attention to overlooked factors of market orientation and to widen the future research to studying the consequences of market orientation by taking into account its indirect impact on marketing resources and innovation.

Innovation and the development of new products are the topic of Nuša Fain and Mihael Kline. Their contribution theoretically and empirically confirms positive effects of developing products in virtual teams, both for the creativity of participants and for the success of the process of product

pomembne prednosti tako za člane tima, kot tudi za podjetja, ki virtualnim ekipam zaupajo razvoj izdelkov.

Prispevek Barbare Culiberg nas opozarja na rastočo vlogo etike ne samo na področju poslovnega odločanja, temveč tudi na področju vedenja porabnikov. V svojem prispevku avtorica ponuja pregled obstoječih raziskav etičnega odločanja porabnikov ter opozori na nekatere pomembne pomanjkljivosti in priložnosti izbranega raziskovalnega področja. Srce prispevka predstavlja konceptualni model etičnega odločanja porabnikov, ki ga avtorica oblikuje na podlagi temeljitega pregleda literature in sinteze do sedaj slabše povezanih smeri raziskovanja etičnega odločanja.

Urša Golob in Mihael Kline preučujeta etiki sorodno tematiko družbene odgovornosti. Zanima ju predvsem povezava med družbeno odgovornostjo in ugledom podjetja. S pomočjo podatkov raziskave Ugled preiskujeta pomen družbene odgovornosti kot komponente ugleda podjetij v slovenski splošni javnosti. Prispevek dodatno obogatita z analizo spreminjanja vloge družbene odgovornosti v zadnjih štirih letih ter pregledom podatkov o ugledu in družbeni odgovornosti najuglednejših slovenskih podjetij.

Aleksandra Pisnik Korda, Damijan Mumel in Borut Milfelner predstavijo v prostoru 'tranzicijskih' držav edinstveno raziskavo zaznave vrednosti, zadovoljstva in zvestobe z bančnimi storitvami. Na podlagi vzorca 700 slovenskih odjemalcev bančnih storitev s pomočjo strukturnega modela preučujejo povezave med zaznano ceno, kakovostjo in vrednostjo bančne storitve ter zadovoljstvom in zvestobo odjemalcev. Njihovi rezultati potrjujejo osrednjo vlogo zaznane vrednosti, ki je odraz tako zaznav kakovosti kot tudi zaznav denarne in nedenarne 'cene' s strani odjemalcev.

Vesna Žabkar in Zlatko Jančič razmišljata o vrednotenju oglaševalske učinkovitosti in uspešnosti, ki v negotovih in zaostrenih pogojih poslovanja predstavlja še posebej aktualno temo. Na podlagi raziskave med 235 slovenskimi podjetji zaskrbljujoče zaključita, da je merjenje učinkovitosti in uspešnosti pretežno omejeno na kratkoročno naravnano spremljanje finančnih kazalnikov, predvsem prodaje. Nekoliko bolj celovito spremljanje uspešnosti in učinkovitosti oglaševanje opazita pri podjetjih, ki poslujejo v bolj negotovih razmerah.

development. The research carried out among the students of the international school EGPR showed significant positive effects of working in virtual environments on creativity, design process and indirectly on the final NPD effectiveness. In addition, companies may also profit from the activities carried out by virtual teams.

Barbara Culiberg's article alerts us to the growing role of ethics not only in the field of business decision-making, but also in the field of consumer behaviour. In her contribution she outlines a review of existing research dealing with consumer ethical decision-making and points to some important weaknesses and opportunities in the chosen research field. She developed a conceptual model of consumer ethical decision-making based on a thorough review of literature and a synthesis of disconnected research approaches in the area of ethical decision-making.

Urša Golob and Mihael Kline study a topic related to ethics, namely, social responsibility. They are mainly interested in the connection between social responsibility and company reputation. By using data derived from Ugled research study, they explore corporate social responsibility as a dimension of reputation and its importance for Slovenian general public. They enrich their contribution with the analysis of the changing role of social responsibility during the last four years and with a review of data regarding reputation and social responsibility of the most reputable Slovenian companies.

Aleksandra Pisnik Korda, Damijan Mumel and Borut Milfelner discuss a study of perceived value, satisfaction and loyalty with banking services that is unique in the context of 'transitional' countries. By employing a structural model based on a sample of 700 Slovenian bank customers they study the relationships between perceived value, quality and value of banking services on one side and customer satisfaction and loyalty on the other side. Their results confirm the important role of perceived value, which mediates perceived quality and customer perceived price, composed of monetary and non-monetary components.

Vesna Žabkar and Zlatko Jančič discuss advertising effectiveness evaluation in light of market turbulence, a topic carrying considerable appeal in today's turbulent times. Their study carried out among 235 Slovenian enterprises, brings us to the worrying conclusion that the advertising effectiveness evaluation is most

Tokratno številko Akademije MM zaključuje Aleksandra Brezovec z oceno knjige Maje Konečnik Ruzzier *Trženje v Turizmu*. Recenzentka izpostavi odličen pregled znanstvenega ozadja, ki ga avtorica knjige uspešno dopolni s številnim aktualnimi primeri iz tuje in domače prakse. Knjiga je vsekakor dobrodošla obogatitev študijske literature na področju trženja v turizmu ter koristno branje za strokovno javnost.

Naj uvodnik končam z zahvalo vsem avtorjem, ki so s svojim trdom in idejami ne le zapolnili strani 16. številke Akademije MM, temveč predvsem zaposlili možgane vseh, ki smo in bomo njihove prispevke prebirali. Iskrena zahvala tudi recenzentom, ki so poskrbeli, da so ideje avtorjev pred vami v bolj izbrušeni obliki, ter vsem ostalim, ki so in bodo na različne načine prispevali k temu, da ne ostanemo zgolj pri idejah.

Doc. dr. **Domen Bajde**

often limited to short-term financial indicators, usually to sales evaluation. They have noticed a slightly higher level of monitoring of advertising effectiveness in companies operating in more turbulent market conditions.

This issue of Akademija MM ends with a book review written by Aleksandra Brezovec about Maja Konečnik Ruzzier's book *Trženje v Turizmu* (*Marketing in Tourism*). The reviewer emphasises the author's excellent review of the scientific background, successfully accompanied by numerous case studies from Slovenia and abroad. The book will enrich the study literature in the field of marketing in tourism and is also a good read for the professional public.

Let me finish this preface by expressing my deepest gratitude to the authors who have filled these pages with their ideas and have, above all, stimulated the thinking of all who had read or will read the articles in this issue. Many thanks to the reviewers who ensured that the ideas expressed in the articles are methodical and refined and to all who have or will yet – in whatever form – contribute towards bringing the author's ideas to life.

Ass. prof. dr. **Domen Bajde**

MARKET ORIENTATION RESEARCH IN SLOVENIA

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Abstract: The purpose of the paper is to review and summarise the key empirical findings on market research in Slovenia reported by Slovenian researchers mostly during the 1998-2010 period. In Slovenia, a number of empirical studies on market orientation have been conducted in recent years. However, the existing empirical knowledge of market orientation is dispersed across a number of papers and works addressing specific research issues. To date, no paper has attempted to review and integrate the key empirical findings. Based on the literature review, the presented paper identifies the following factors that enhance the level of Slovenian companies' market orientation: private funding capital, standardisation of rules and procedures, communication among employees and greater market and technological turbulence. On other hand, limited financial resources, past habits and specialisation of working activities impede the level of market orientation. Further, the review of consequences of a market orientation does not provide strong evidence of a direct relationship between the market orientation and business performance of Slovenian companies, especially when measures of financial performance are used. Instead, the weight of evidence suggests that a market orientation impacts on business performance indirectly through its impact on other marketing resources and innovation. Based on the literature review, guidelines for future market orientation research in Slovenia are proposed.

Keywords: market orientation, Slovenian companies, adoption, consequences

RAZISKAVE O TRŽNI NARAVNANOSTI V SLOVENIJI

Povzetek: Namen članka je pregledati in povzeti ključne empirične ugotovitve raziskav o tržni naravnosti v Sloveniji, ki so jih objavili slovenski raziskovalci večinoma v obdobju 1998-2010. V Sloveniji so bile v zadnjih letih opravljene številne empirične raziskave o tržni naravnosti. Toda obstoječe znanje o tržni naravnosti je razpršeno na številne članke in dela, ki obravnavajo specifična raziskovalna vprašanja. Noben članek doslej še ni poskušal podati pregleda in povzetka ključnih empiričnih ugotovitev. Predstavljeni članek želi zapolniti

to vrzel v slovenski trženjski literaturi. Članek prične s pregledom raziskav o tržni naravnosti v Sloveniji, pri čemer lahko opredelimo dve glavni raziskovalni področji: (1) sprejemanje tržne naravnosti, vključno z dejavniki, ki vplivajo na stopnjo tržne naravnosti slovenskih podjetij ter (2) posledice tržne naravnosti za vedenje in uspešnost podjetij. Podobno kot velja za tuje raziskave o tržni naravnosti, tudi pregled raziskav o tržni naravnosti v Sloveniji kaže, da so raziskovalci namenili razmeroma veliko pozornosti proučevanju posledic tržne naravnosti, bistveno manj pozornosti pa je bilo namenjene proučevanju dejavnikov, ki vplivajo na stopnjo tržne naravnosti slovenskih podjetij. Predstavljeni članek na podlagi pregleda literature opredeli naslednje dejavnike, ki povečujejo stopnjo tržne naravnosti slovenskih podjetij: zasebni ustanovitveni kapital, standardizacija pravil in postopkov, komuniciranje med zaposlenimi ter večje tržne in tehnološke spremembe. Nasprotno pa omejeni finančni viri, pretekle navade in specializacija delovnih aktivnosti zmanjšujejo stopnjo tržne naravnosti. Pregled domače empirične literature o posledicah tržne naravnosti kaže, da je večina raziskav proučila neposredno povezanost med tržno naravnostjo in različnimi kazalniki uspešnosti.

Šele v zadnjih letih so slovenski raziskovalci začeli proučevati tudi kompleksnejše modele, ki vključujejo posredne vplive tržne naravnosti na uspešnost podjetja prek vpliva na druge trženjske vire in inovacije. Pregled posledic tržne naravnosti ne omogoča jasnega sklepa o neposredni povezanosti med tržno naravnostjo in uspešnostjo slovenskih podjetij, še posebej, če upoštevamo finančne kazalnike uspešnosti. Nasprotno, ugotovitve preteklih raziskav bolj govorijo v prid sklepu, da tržna naravnost vpliva na uspešnost podjetja le posredno prek vpliva na druge trženjske vire in inovacije. Članek na podlagi pregleda literature poda predloge za prihodnje raziskave o tržni naravnosti v Sloveniji.

Priporočamo proučitev drugih mogočih dejavnikov, ki vplivajo na stopnjo tržne naravnosti. Tuja teoretična in empirična literatura predlaga vrsto dejavnikov tržne naravnosti, ki so bili doslej v slovenskih raziskavah zapostavljeni. Predvsem priporočamo proučitev vpliva treh dejavnikov, ki jih tuja empirična literatura najpogosteje omenja. Ti dejavniki tržne naravnosti so: (1) pomen, ki ga tržni naravnosti pripisuje vrhni management, (2) povezanost oddelkov in (3) sistemi nagrajevanja na podlagi tržne uspešnosti. Nekateri domači raziskovalci opozarjajo na nezadostno tržno naravnost slovenskih podjetij, zato bi boljše razumevanje dejavnikov tržne naravnosti pomagalo managerjem pri njihovih prizadevanjih za uresničevanje tržne naravnosti. Dalje, priporočamo proučevanje kompleksnejših modelov, ki vključujejo (tudi) posredne vplive tržne naravnosti na uspešnost podjetja, namesto proučevanja zgolj neposredne povezanosti med tržno naravnostjo in uspešnostjo.

Priporočamo tudi izvajanje longitudinalnih raziskav, da bi lahko primerjali, kako se tržna naravnost razvija v času, pa tudi zato, da bi lahko prepoznali

odložene vplive tržne naravnosti na uspešnost podjetja. Prav tako priporočamo proučitev morebitnih vplivov poslovnega okolja (tj. tržnih sprememb, tehnoloških sprememb in intenzivnosti konkurence) ter značilnosti samega podjetja (tj. njegove velikosti, dejavnosti, vrste trga) v raziskavah o dejavnikih in posledicah tržne naravnosti. Končno, v prihodnjih raziskavah tudi močno priporočamo razlikovanje med odzivno in proaktivno tržno naravnostjo. Odzivna tržna naravnost se nanaša na izražene potrebe kupcev, proaktivna tržna naravnost pa na prikrita potrebe kupcev. Čeprav sodobna tuja literatura o tržni naravnosti vse bolj poudarja pomen razlikovanja med obema oblikama tržne naravnosti, so doslej le redke domače raziskave proučevale vpliv odzivne in proaktivne tržne naravnosti na uspešnost podjetja. Te raziskave kažejo, da je proaktivna tržna naravnost v slovenskih podjetjih značilno manj razvita od odzivne tržne naravnosti. Toda le proaktivna tržna naravnost značilno pozitivno vpliva na sposobnost inoviranja in stopnjo novosti. Navedene ugotovitve dodatno utemeljujejo smiselnost razlikovanja med obema oblikama tržne naravnosti v prihodnjih raziskavah.

Ključne besede: tržna naravnost, slovenska podjetja, sprejem, posledice

1. INTRODUCTION

Market orientation has been extensively researched since the 1990s. The first empirical studies were conducted in Western countries, followed by country studies from all parts of the world. Three meta-analyses confirm a positive relationship between a market orientation and business performance (Cano et al., 2004; Kirca et al., 2005; Ellis, 2006). Therefore, one would expect that adopting a market orientation would be one of the strategic priorities of every company (Rojšek et al., 2003). However, companies find it difficult to implement a market orientation, even though they view it as an appropriate business orientation (e.g. Van Raij and Stoelhorst, 2008). One of the main conclusions of studies from the 1990s is that in no other field is the gap between theory and practice wider than in marketing (cf. Catana and Catana, 2004). In particular, the level of the practical adoption of a market orientation in Central and Eastern European countries is very low (cf. Catana and Catana, 2004).

The question arises as to what we know about the market orientation of Slovenian companies. Are Slovenian companies market-oriented? Which factors lead to a higher level of market orientation and what are the real benefits of being market-oriented? In Slovenia, a number of empirical studies on market orientation have been conducted in recent years. Along with discussions of issues related to a market orientation, these studies are contributing importantly to the development of knowledge of the fundamental concept of marketing, thought in the context of Slovenian companies. However, the existing empirical knowledge of market orientation is dispersed across a number of papers and works which focus on specific research issues. To our knowledge, no paper has so far provided a review of research on market orientation in Slovenia. The purpose of this paper is to close this gap in the Slovenian marketing literature and summarise the key empirical findings and discussions on market orientation reported by Slovenian researchers mostly during the 1998-2010 period. Based on the literature review, guidelines for future market orientation research in Slovenia are proposed.

2. LITERATURE REVIEW

Based on the literature review on research on market orientation in Slovenia, two main research areas can be identified:

- the adoption of a market orientation along with factors that impact the level of Slovenian companies' market orientation (e.g. Jančič and Vodopivec, 1989; Snoj and Gabrijan, 1998; Gabrijan et al., 1998; Trošt, 2001, 2002; Snoj et al., 2004; Bodlaj, 2009) and
- the consequences of a market orientation for a firm's business behaviour and performance (e.g. Jančič and Vodopivec, 1989; Iršič et al., 1999; Rojšek and Podobnik, 2000; Trošt, 2001; Rojšek et al., 2003; Konič, 2003; Rojšek and Konič, 2003; Gabrijan et al., 2005; Milfelner et al., 2006; Bastič, 2007; Snoj et al., 2007; Milfelner et al., 2008a; Milfelner et al., 2008b; Milfelner, 2008, 2009a, 2009b; Bodlaj, 2009).

2.1 ADOPTION OF A MARKET ORIENTATION

According to marketing theory, the market orientation concept is one of the alternative business orientations which emphasises the company's focus on identifying and satisfying customer needs better than competitors in order to achieve business goals (Kotler, 2003). Due to its focus on the needs of the external business environment in order to better satisfy the company's own needs, a market orientation is classified as an "open" orientation in contrast to different types of "closed" business orientations, whereby companies largely focus on their own needs (Snoj and Gabrijan, 1998; Snoj et al., 2002; Snoj et al., 2004). In the literature, the most frequently cited types of closed orientations are production, product and selling orientations (e.g. Kotler, 2003; Varela and Rio, 2003).

An early attempt to examine the adoption of a market(ing) orientation of Slovenian companies was made by Jančič and Vodopivec (1989). Their exploratory research on the sample of 99 successful companies revealed that three business orientations prevailed according to the general managers' responses about a business goal: a product, market(ing) and selling orientation. In their study, companies were classified as market-oriented if they met at least two of the following three criteria: 1) the creation of income through a production of products which satisfy customer needs recognised by market research, 2) a marketing function ranks among the three most important business functions, 3) an active use of marketing

in practice. More than a half of companies in the sample met at least two of these criteria. However, at the same time almost a half of respondents admitted that their companies have not developed a true marketing approach (Jančič and Vodopivec, 1989).

The question of which business orientation prevails in Slovenian companies was also addressed by two extensive studies conducted in 1996 and 2001 as part of the international research project "The Effect of Privatisation and Foreign Direct Investment on the Marketing of Enterprises in Central and Eastern Europe", and its continuation "Marketing in the 21st Century – Marketing Resources, Competitive Positioning and Firm Performance" (Snoj et al., 2004). In these studies, seven alternative orientations were presented to respondents, i.e. general managers: a customer orientation and a societal market orientation as examples of open business orientations, and production, product, selling,

employee and financial orientations as examples of a closed business orientation. General managers were asked to indicate the statement which most closely described their company's business approach. Both studies revealed that, based on the general managers' assessments, »closed« types of business orientations prevailed in Slovenian companies (Snoj and Gabrijan, 1998; Snoj et al., 2004). In 2001, only 35.3% of Slovenian managers recognised a customer orientation as the prevailing business orientation of their companies, whereas the figure for a societal market orientation was only 4.1% (see Table 1). However, the share of companies with open business orientations increased from 31.9% in 1996 to 39.4% in 2001. It should be noted that these findings are based on general managers' assessments of which alternative descriptions best express their company's business approach, which might not reflect the actual situation since "rational" decision-makers also perceive and interpret reality subjectively (Snoj and Gabrijan, 1998).

Table 1: The predominant business orientation according to the general managers' assessments

Business orientation	1996	2001	Change in direction*
Customer orientation	30.3s%	35.3%	↑↑
Product orientation	23.8%	22.5%	↓
Production orientation	11.8%	13.8%	↑
Selling orientation	14.3%	12.6%	↓
Employee orientation	16.4%	10.1%	↓↓
Societal market orientation	1.6%	4.1%	↑
Financial	1.6%	1.6%	–
Total	100.0%	100.0%	

Legend: n₍₁₉₉₆₎ = 628 companies with more than 20 employees; n₍₂₀₀₁₎ = 759 companies with more than 20 employees

* A double arrow indicates a change by 5 percentage points or more.

Sources: Snoj and Gabrijan, 1998, p. 12; Snoj et al., 2004, p. 45

A second, much more common approach to measuring market orientation is to employ scales whereby respondents indicate the degree of their agreement with items expressing a market orientation. The two most recognised market orientation scales in the literature are the MKTOR scale covering three underlying behavioural components of customer orientation, competitor orientation and inter-functional co-ordination (Narver and Slater, 1990) and the MARKOR scale with the following three behavioural components of market orientation: intelligence generation, intelligence dissemination and responsiveness (Kohli et al., 1993). The vast majority of research on market orientation in Slovenia is based on the MKTOR scale (e.g. Gabrijan et al., 1998; Iršič et al., 1999; Konič, 2003; Rojšek and Konič, 2003; Snoj et al., 2004; Gabrijan et al., 2005; Milfelner et al., 2006; Jurše et al., 2007; Milfelner et al., 2008a; Milfelner, 2008, 2009a, 2009b) and the MARKOR scale (e.g. Trošt 2001, 2002; Rojšek et al., 2003).

When the results concerning the predominant business approach from a set of seven alternative business orientations were compared with the market orientation level measured with the MKTOR scale (Narver and Slater, 1990), some interesting findings emerged: while the lowest market orientation level (measured with the MKTOR scale) was found in companies in which general managers indicated a financial orientation as the predominant business orientation, the highest market orientation level was found in companies with a prevailing product orientation according to the general manager's assessment (Iršič et al., 1999). The latter finding runs counter to our expectations since a product orientation is a closed business orientation which, according to the literature, possesses many weaknesses such as little or no customer input, neglecting competitors' activities, marketing myopia etc. (Kotler, 2003). Possible explanations of this result might be the coexistence of different business orientations within the company (e.g. Snoj and Gabrijan, 1998) whereby companies try to find a balance between a market orientation and endeavouring to offer what are technically the best products in the industry.

In 1996, almost half the general managers of Slovenian companies interviewed were dissatisfied with the level of their company's market orientation. Limited financial resources and past habits were indicated as the most important obstacles to accepting a market orientation (Snoj and Gabrijan, 1998). The question therefore is whether a market orientation

is a luxury that can only be afforded by financially successful companies or, on the contrary, a market orientation is one of the main means to achieve this performance (Snoj and Gabrijan, 1998). Mumel and Iršič (1998) conclude that Slovenian companies have not achieved the required market orientation level. Awareness of the main purpose of organising and implementing marketing activities in Slovenian companies is too low. Moreover, companies gather information yet retain it in a closed circle of employees and therefore the information is not known to all who need it for efficient decision-making (Mumel and Iršič, 1998).

The question is then which factors enhance the market orientation level of Slovenian companies. Past research on this topic has been very limited. Gabrijan et al. (1998) found that private companies without direct foreign investment are more market-oriented than the former social companies and companies with direct foreign investments. Private founding capital therefore appeared as an important factor that motivates companies to achieve a higher degree of market orientation. By contrast, the entrance of foreign capital in a company in the form of direct foreign investments does not necessarily mean a positive shift towards a market orientation (Gabrijan et al., 1998).

Trošt (2001, 2002) examined the role of organisational structure as a potential antecedent of a market orientation with a sample of 155 middle and large manufacturing companies. Five variables of organisational structure were included in the study: (1) the centralisation of decision-making; (2) the specialisation of working activities; (3) formalisation, i.e. the extent of formal rules and procedures; (4) the standardisation of rules and procedures; and (5) communication among employees. A multiple linear regression analysis confirmed a significant impact of just three variables: the impact of standardisation and communication on the level of market orientation is positive, whereas the impact of specialisation is negative. Variables of organisational structure explained only about 38% of the variance in market orientation (Trošt, 2002).

Comparisons between groups of companies with a consideration of company characteristics (i.e. size, business sector etc.) and characteristics of the business environment (i.e. market turbulence, technological turbulence, competitive intensity) can provide additional information about which companies develop a higher level of market

orientation. Snoj et al. (2004) reported the highest market orientation levels in retail and the lowest in agriculture. However, no significant differences between business sectors were found. Recently, Bodlaj (2009) reports several comparisons between groups of companies by distinguishing between: (1) a cultural and a behavioural perspective on market orientation; and between (2) responsive and proactive market-oriented behaviours. The latter is in line with the recent market orientation literature which stresses the need to distinguish between two complementary market orientation forms: responsive and proactive (e.g. Narver et al., 2004; Atuahene-Gima et al., 2005; Tsai et al., 2008; Voola and O'Cass, 2010). A responsive market orientation addresses the expressed customer needs, whereas a proactive market orientation addresses latent customer needs (Narver et al., 2004).

The analysis of 325 Slovenian companies reveals that the average levels of three market orientation components (i.e. a market-oriented culture, responsive and proactive market-oriented behaviours) are above the scale midpoint. However, the average level of a market-oriented culture is significantly higher than the average levels of a responsive and proactive market orientation. In addition, a proactive market orientation is significantly lower than the average level of a responsive market orientation. Comparisons of the market orientation components across groups of companies reveal that the average levels of a market-oriented culture and responsive and proactive market-oriented behaviours are not statistically different between groups of companies given their main

business sector (manufacturing vs. service), size (small vs. medium and large) and type of market (business-to-consumer vs. business-to-business). On the other hand, the particular market orientation dimensions differ when various levels of market and technological turbulence are considered. Market turbulence refers to changes in the composition of customers and their preferences, whereas technological turbulence is the considered rate of technological change (e.g. Jaworski and Kohli, 1993). More specifically, the study reveals that companies operating in a business environment with a higher level of market turbulence have a significantly higher level of a market-oriented culture as well as responsive and proactive market-oriented behaviours in comparison to companies operating in a business environment with less market turbulence. Similarly, significant higher levels of responsive and proactive market-oriented behaviours were found in companies operating amidst a higher level of technological turbulence. Contrary to expectations, no significant differences in the market orientation components were found given the competitive intensity (Bodlaj, 2009).

In summary, the factors that enhance the level of Slovenian companies' market orientation are: (1) private founding capital; (2) standardisation and communication within the company (the organisational structure); and (3) a higher level of market and technological turbulence. On the other hand, limited financial resources, past habits and specialisation impede the market orientation level. Table 2 summarises the main findings.

Table 2: Research on factors that impact the market orientation level

Researchers	Examined factor	Main findings*
Snoj and Gabrijan (1998)	Possible obstacles to accepting a market orientation	Limited financial resources and past habits are the most important obstacles
Gabrijan et al. (1998)	Type of ownership and capital	Private foundation capital motivates companies towards higher levels of market orientation
Trošt (2001, 2002)	Organisational structure: formalisation, centralisation, standardisation, communication, specialisation	Positive impact of standardisation and communication; negative impact of specialisation; insignificant impact of formalisation and centralisation
Snoj et al. (2004)	Company characteristics: industry	Insignificant differences
Bodlaj (2009)	Company characteristics: main business sector (manufacturing/service); company size; market type (business-to-consumer/business-to-business)	Insignificant differences
Bodlaj (2009)	Characteristics of business environment: market turbulence, technological turbulence, competitive intensity	Companies operating under a higher level of market and technological turbulence are significantly more market-oriented

Note: * Significant if $p < 0.05$ (except for the study reported by Snoj and Gabrijan (1998) where only a frequency distribution is available)

2.2 CONSEQUENCES OF A MARKET ORIENTATION

Similarly to research efforts in other countries, Slovenian researchers have paid considerable attention to the consequences of a market orientation. The majority of studies have examined a direct relationship between a market orientation and business performance. Only recently have Slovenian researchers begun to examine more complex models which incorporate indirect impacts of a market orientation on business performance. For example, a group of authors has examined the impact of a market orientation on business performance through the impact of a market orientation on other marketing resources (e.g. Gabrijan et al., 2005; Milfelner et al., 2006; Snoj et al., 2007; Milfelner et al., 2008a; Milfelner, 2008, 2009b). In addition,

Bodlaj (2009) examined the relationship between a market orientation, innovation and business performance. More specifically, the author examined the relationship between a market orientation, degree of novelty, innovation success and business performance.

We divide the review of the main empirical findings on the consequences of a market orientation into two parts. Table 3 provides a review of the research on the relationship between a market orientation and business performance, whereas Table 4 provides a review of research on other consequences of a market orientation, i.e. innovation and other marketing resources, which in turn has an impact on business performance (e.g. Milfelner et al., 2006; Milfelner et al., 2008a).

Table 3: Chronological review of research on the relationship between a market orientation and business performance in Slovenia

Researchers	Main sample characteristics	Measures of business performance	Main findings *
Jančič and Vodopivec (1989)	99 successful companies	Objective measures of financial performance	Market(ing) orientation in a broad sense (i.e. internal and external marketing) is important for business performance
Iršič et al. (1999)	628 companies with at least 20 employees	Subjective (relative to objectives)	An insignificant correlation with six out of seven measures (profit, sales, return of investment –ROI, cash flow, production costs, employment); positive correlation only with market share
		Subjective (relative to competitors)	An insignificant correlation with six out of seven measures (profit, sales, market share, cash flow, production costs, employment); positive correlation only with ROI
		Objective measure of ROI	Negative correlation
Rojšek and Podobnik (2000)	40 large manufacturing companies	Objective measure of return on assets – ROA	Insignificant relationship
Trošt (2001)	155 middle and large manufacturing companies	Subjective (improvements during the past five years in the following areas: financial position; customer satisfaction; performance relative to major competitors; quality)	Positive relationship
Rojšek et al. (2003)	155 manufacturing companies	Subjective; objective measure of ROA and ROE	A positive relationship with a subjective assessment of performance; a weak positive relationship with ROA; an insignificant relationship with ROE
Konič (2003)	194 small manufacturing companies	Subjective and objective measures of mainly financial performance	A weak negative relationship with net profit/ loss per employee relative to industry; all other relationships insignificant
Rojšek and Konič (2003)	194 small manufacturing companies	5 subjective and 10 objective measures of mainly financial performance	A positive relationship only with a subjective measure of profit; all other relationships insignificant
Gabrijan et al. (2005)	759 companies	Subjective measures of market and financial performance	Market orientation is indirectly related to company's market and financial performance through innovation resources and reputational resources
Snoj et al. (2007)	759 companies	Subjective measures of market and financial performance	Market orientation is indirectly related to company's market and financial performance through innovation resources and reputational resources
Jurše et al. (2007)	90 companies	Objective measures: added value per employee (AVE) and the ratio between the company AVE and the average industry AVE	Positive relationship
Milfelner (2008)	464 manufacturing and service companies	Subjective (market performance; financial performance)	Market orientation is indirectly positively related to business performance through customer-related capabilities, innovation resources and reputational resources
Milfelner et al. (2008b)	415 manufacturing and service companies	Subjective (customer loyalty, market share, sales value)	Positive relationship
Milfelner (2009b)	415 companies	Subjective measures of financial performance	Indirect relationship between a responsive and proactive market orientation and financial performance through innovativeness and capacity to innovate (see also Table 4)
Bodlaj (2009)	325 manufacturing and service companies	Subjective (market performance; financial performance)	Insignificant direct relationship

Note: * Significant if $p < 0.05$

As evident from Table 3, the review of empirical literature does not provide a clear answer about the relationship between a market orientation and business performance in the context of Slovenian companies: the researchers report an insignificant relationship with the majority of the selected subjective measures of business performance (e.g. Iršič et al., 1999; Konič, 2003; Rojšek and Konič, 2003), a positive relationship only with subjective measures, yet an insignificant or weak positive relationship with objective measures of business performance (e.g. Rojšek et al., 2003) or even a statistically significant negative relationship with a selected measure of performance (e.g. Iršič et al., 1999). These findings suggest that a market orientation might not be a sufficient condition (or even not a required condition) for a better performance (Rojšek and Konič, 2003; Rojšek et al., 2003). Similarly, based on a comparison between a selling and market orientation with a sample of the most profitable Slovenian manufacturing companies, Zupančič (1998) assesses that Slovenian companies can still perform well, even if they are not truly market-oriented.

It should be noted that an insignificant relationship is most frequently reported when subjective or objective measures of financial performance are used (e.g. Iršič et al., 1999; Rojšek and Podobnik, 2000; Rojšek and Konič, 2003; Rojšek et al., 2003). A possible reason for the lack of a relationship between a market orientation and business performance might be the time lag involved in a market orientation's effect on performance (Iršič et al., 1999; Rojšek and Konič, 2003; Rojšek et al., 2003). Further, a relationship between a market orientation and business performance may depend on the moderating effect of the business environment and the type of industry (e.g. Iršič et al., 1999; Rojšek and Konič, 2003; Rojšek et al., 2003).

On the other hand, some recent studies show that a market orientation is positively related to added value per employee (Jurše et al., 2007) and measures of market performance, i.e. customer loyalty, sales value and market share (Milfelner et al., 2008b), which in turn positively impact financial performance (Gabrijan et al., 2005; Snoj et al., 2007; Milfelner et al., 2008a). To our knowledge, only a few studies have so far examined the impact of a market orientation on business performance by distinguishing between a responsive and proactive market orientation. Milfelner (2009b) has examined the indirect relationship of both forms of market orientation with financial performance through

innovation resources. Bodlaj (2009) has examined both a direct and indirect impact of both market orientations. Analysis using structural equation modelling reveals an insignificant direct relationship between the two forms of market orientation and business performance. Moreover, the analysis shows that a market orientation impacts business performance through the impact of a proactive market orientation on the degree of novelty. Hence, models with indirect effects of a market orientation might be more appropriate than models with a direct relationship between a market orientation and business performance (Bodlaj, 2009).

Before making a closing remark on the market orientation-business performance relationship, let us review other consequences of a market orientation (see Table 4). In general, the studies reveal a positive impact of market orientation on various marketing resources, such as innovation resources (i.e. performance of the new-product development process and the capability to introduce successful new products), reputational resources, customer-related capabilities, customer-based assets and distribution-based assets (e.g. Gabrijan et al., 2005; Milfelner et al., 2006; Milfelner et al., 2008a); innovativeness and the capacity to innovate (Milfelner et al., 2009a, 2009b). In addition, Bastič (2007) points to the crucial impact of marketing activities (i.e. research proficiency, sales proficiency, marketing synergy, market information) for the success of Slovenian new products. Based on two empirical studies, the researcher finds that a market orientation and the use of marketing knowledge for the development and marketing of Slovenian new products are insufficient. Slovenian companies have still not succeeded in generating marketing knowledge that would lead to ideas for radical innovations. Therefore, Slovenian companies should enhance their marketing knowledge and market orientation in order to increase their innovation intensity and the success of their innovation activities (Bastič, 2007).

As already mentioned only a few empirical studies distinguish between responsive and proactive market orientation. These studies suggest that both forms of market orientation positively impact innovativeness, i.e. a company's openness to innovation (Milfelner, 2009b); however, only a proactive market orientation positively impacts on the capacity to innovate (Milfelner, 2009b) and the degree of novelty (Bodlaj, 2009).

Table 4: Chronological review of research on the relationship between a market orientation and other consequences, i.e. innovation, marketing resources

Researchers	Main sample characteristics	Measures of consequences	Main findings *
Gabrijan et al. (2005)	759 companies	Innovation resources and reputational resources (relative to competitors)	Positive relationship
Milfelner et al. (2006)	759 companies	Reputational resources, customer-related capabilities, customer-based assets, distribution-based assets	Positive relationship
Snoj et al. (2007)	759 companies	Innovation resources, reputational resources	Positive relationship
Bastič (2007)	82 manufacturing companies	New-product success	Positive impact of marketing activities
	214 companies	Innovation capacity, i.e. number of product, process, marketing and organisational innovations	A market orientation is important
Milfelner et al. (2008a)	759 companies	Innovation resources, reputational resources, customer related capabilities, distribution-based assets	Positive relationship
Milfelner (2009a)	415 companies	Innovativeness, capacity to innovate	A positive relationship between all three components of a market orientation (i.e. customer orientation, competitor orientation, inter-functional co-ordination) and innovativeness; a positive relationship between customer orientation, competitor orientation and capacity to innovate
Milfelner (2009b)	415 companies	Innovativeness, capacity to innovate	A positive relationship between a responsive and proactive market orientation and innovativeness; only a proactive market orientation is positively related to the capacity to innovate
Bodlaj (2009)	325 manufacturing and service companies	Degree of novelty, innovation success	A positive relationship between a proactive market orientation and degree of novelty; an insignificant relationship between a responsive market orientation and degree of novelty An insignificant relationship between both market orientations and innovation success

Note: * Significant if $p < 0.05$

In summary, although some empirical studies reveal a positive direct relationship between a market orientation and business performance, the discordant findings do not allow us to conclude that a market orientation truly has a direct impact on the business performance of Slovenian companies, especially when measures of financial performance are used. On the other hand, studies on other consequences of a market orientation

confirm a number of positive impacts of a market orientation on other marketing resources and innovation which, in turn, positively impact business performance. Hence, past empirical findings show that a market orientation is an important factor of the business performance of Slovenian companies, yet its impact might be more indirect than direct.

3. DISCUSSION AND FUTURE RESEARCH

The literature review shows that much work has been done in Slovenia in the market orientation area in recent years. Empirical findings are valuable for Slovenian academics and practitioners because they shed light on the adoption of a market orientation in Slovenian companies and point to concrete benefits of being market-oriented. Rather than relying solely on marketing theory which argues that a market orientation leads to a better business performance (e.g. Kotler, 2003), and empirical findings from Western and other countries, market orientation research in Slovenia provides Slovenian academics and managers with much more cogent arguments showing why it is important to enhance the level of a company's market orientation. Moreover, the empirical findings are also important for marketing thinking in general. Menguc and Auh (2006) believe that in transitional economies a market orientation is still a novel concept and there is a limited understanding of whether a market orientation alone is sufficient for a good business performance or whether it needs to be complemented with other internal resources. Our review of past empirical studies on market orientation in Slovenia addresses this research issue by revealing that a market orientation is required, yet it is insufficient for the good business performance of Slovenian companies. Existing empirical findings do not provide strong evidence of a direct relationship between the market orientation and business performance of Slovenian companies. Instead, the weight of evidence suggests that a market orientation impacts on business performance indirectly through its impact on other marketing resources and innovation. Hence, past empirical studies tend to provide greater support for models which incorporate indirect effects of a market orientation on the business performance of Slovenian companies. It is worth mentioning that several empirical studies conducted in other countries also fail to confirm a direct relationship between a market orientation and business performance (e.g. Han et al., 1998; Deshpande et al., 2000). Some of these foreign studies only confirm an indirect relationship (e.g. Han et al., 1998; Langerak et al., 2004; Jimenez-Jimenez et al., 2008). Therefore, the channelling effects of a market orientation are much more subtle and complex than the direct relationships between a market orientation and business performance (Langerak et al., 2004). In addition, some foreign

researchers report a significant effect of a market orientation on business performance only in certain business environments (e.g. Greenley, 1995; Appiah-Adu, 1998). To conclude, based on the existing empirical research in Slovenia and in other countries we recommend that more complex models with indirect effects of a market orientation on business performance be examined, while also considering the moderating effects of the business environment. In addition, comparisons between groups of companies (e.g. manufacturing vs. service companies, business-to-consumers companies vs. business-to-business companies; small vs. larger companies) are also highly recommended in future research.

Furthermore, although two comparable studies reveal an increase in the percentage of Slovenian companies with an open business orientation (Snoj and Gabrijan, 1998; Snoj et al., 2004), closed business orientation types prevailed during the 1996-2001 period. However, the mere adoption of the market orientation concept is insufficient. According to the literature, a market orientation can be the source of a comparative advantage only if it is rare; if all competitors adopt a market orientation and implement it equally well, no company can gain a comparative advantage (Hunt and Morgan, 1995). Companies should therefore develop a higher level of market orientation relative to their competitors in order to outperform them. Some researchers point out the insufficient market orientation of Slovenian companies (e.g. Mumel and Iršič, 1998; Bastič, 2007). An early, extensive study shows that an unsatisfactory level of market orientation has also been recognised by half of Slovenian general managers (Snoj and Gabrijan, 1998).

The question remains of how to raise the market orientation level. Our empirical knowledge of the factors that enhance or impede Slovenian companies' market orientation is extremely limited to a few studies that examined possible reasons that hinder the acceptance of a market orientation within the company (Snoj and Gabrijan, 1998), the role of the type of ownership and the type of capital (Gabrijan et al., 1998), the role of the organisational structure (Trošt, 2001, 2002) and the role of the main company characteristics and business environment (Bodlaj, 2009) in the level of a company's market orientation. In general, these studies reveal the following factors that impede the level of Slovenian companies' market orientation: limited financial resources, past habits (Snoj and Gabrijan, 1998) and specialisation of working activities (Trošt, 2002).

and the following main factors that enhance the level of market orientation: private founding capital (Gabrijan et al., 1998), standardisation of rules and procedures, communication within the company (Trošt, 2002) and greater market and technological turbulence (Bodlaj, 2009). The latter finding on the moderating effects of the business environment is consistent with Kotler's observation (2003) that most companies only embrace the market orientation concept when they are forced to, for example due to a sales decline, slow sales growth, changing buying patterns etc. However, the insignificant moderating effect of the competitive intensity on the level of market orientation (Bodlaj 2009) warrants further examination. It would be logical to expect more market-oriented companies operating in a business environment with stronger competition. On the other hand, the empirical finding on the insignificant effect of competitive intensity is in line with Snoj and Gabrijan's (1998) observation that companies often act as "closed" even when the environment becomes extremely competitive. The most important reason for this lies in the company inertia (Snoj and Gabrijan, 1998).

It should be noted that a number of other possible antecedents of market orientation proposed by foreign theoretical and empirical literature have been completely neglected in past Slovenian research. For example, Kohli and Jaworski (1990) defined three groups of potential antecedents of market orientation: (1) senior management factors (the communication-action gap of top management, the risk aversion of top management, the upward mobility and education of top management, top management's attitude to change, the marketing manager's ability to win the trust of non-marketing managers); (2) interdepartmental dynamics (interdepartmental conflict, interdepartmental connectedness, a concern for the ideas of other departments); and (3) organisational systems (departmentalisation/specialisation, formalisation, centralisation, market-based reward systems, acceptance of "political" behaviour). Trošt (2002) in his study addressed the latter group. It is therefore recommended that future research also examines other potential antecedents, especially the impact of the following three factors: (1) interdepartmental connectedness; (2) top management's emphases; and (3) a market-based reward system, as identified as the three most important antecedents of market orientation in a meta-analysis (Kirca et al., 2005). Furthermore, Gebhardt et al. (2006) in their longitudinal, multi-firm, grounded

analysis of cultural transformation into a more market-oriented company also found that the sequence of these three factors is essential to successful organisational change. Importantly, top management's focus is required to begin and guide the process and hence it has appeared as a crucial factor. Hence, in future research on the possible antecedents of a market orientation, it is worthwhile paying special attention to the role of senior management factors.

To date, only limited research in Slovenia has distinguished between the two complementary forms of market orientation, i.e. a responsive and a proactive market orientation. These studies reveal that a proactive market orientation is significantly less developed than a responsive market orientation (Bodlaj, 2009). Yet, it is only a proactive market orientation that significantly and positively impacts the capacity to innovate (Milfelner, 2009b) and the degree of novelty (Bodlaj, 2009). These findings imply that the two market orientations lead to different consequences, thereby pointing out the importance of distinguishing between a responsive and a proactive market orientation. This is in line with Narver et al. (2004) who assert that merely satisfying expressed customer needs may be insufficient for a business to attract and retain customers therefore companies must increase their proactive market orientation in order to continually maintain a sustainable competitive advantage.

To conclude, the main recommendations for future research on market orientation in Slovenia are as follows: (1) to examine other possible antecedents of market orientation, in particular the antecedents of a proactive market orientation; (2) to further examine the consequences of a market orientation by distinguishing between a responsive and a proactive market orientation; (3) to examine more complex models which (also) incorporate the indirect impacts of a market orientation on business performance, rather than only examining simple models of a direct relationship between a market orientation and business performance; (4) to examine the moderating effects of the business environment, i.e. market turbulence, technological turbulence, and competitive intensity, as well as company characteristics, i.e. size, industry, type of market, when analysing the antecedents and consequences of a market orientation; (5) to conduct longitudinal studies in order to obtain comparable findings on how the adoption of a market orientation of Slovenian companies is evolving over time, but also to reveal the effects

of a market orientation on performance which might only appear with some delay.

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ZAZNANA USPEŠNOST KREATIVNEGA RAZVOJA IZDELKOV V VIRTUALNIH TIMIH – PRIMER MEDNARODNE ŠOLE EGPR

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Povzetek: Virtualni timi postajajo eden izmed trendov v procesu razvoja izdelkov. Ker niso omejeni z viri, organizacijskimi mejami in klimo, naj bi bili bolj kreativni od tradicionalnih razvojnih timov, vendar pa je literature in empiričnih dokazov, ki bi potrjevali to predpostavko, malo. V prispevku na primeru mednarodne šole EGPR, v kateri študentje v virtualnih timih razvijajo nove izdelke za specifično podjetje, analiziramo zaznano uspešnost razvoja v virtualnih timih in kako k temu rezultatu prispeva kreativnost. Na podlagi ankete, povzete po Nemiro (2002, 2004), ki smo jo izvedli med tremi generacijami EGPR študentov (2007, 2008 in 2009), testiramo zaznane medsebojne odnose med spremenljivkami. Rezultati kažejo, da je percepcija dela v virtualnih timih pozitivna, saj so zaznani pozitivni učinki tovrstnega dela na kreativnost, proces razvoja izdelka in posredno tudi na uspešnost procesa. Podoben pozitiven vplivna uspešnost razvijanja novih izdelkov ima tudi kreativnost. Predpostavko, da so virtualni timi lahko bolj kreativni v procesu razvoja izdelka smo na podlagi empirične raziskave lahko potrdili.

Ključne besede: kreativnost, razvoj novih izdelkov, virtualni razvojni timi, EGPR

PERCEIVED EFFECTIVENESS OF CREATIVE NPD IN VIRTUAL TEAMS – THE CASE OF EUROPEAN GLOBAL PRODUCT REALIZATION

Abstract: Virtual teams are arising as a new trend in New Product Development. They are perceived to be more creative in reaching suitable new product solutions than face-to-face teams, as they are not limited by local resources, organizational boundaries and climate. Literature and empirical evidence on creativity within virtual teams and their effect on the final NPD result is however rare. This paper is a response to the need for further research in this field. We approach and study the presented question on an example of an Academic Virtual Enterprise (AVE). We present our findings on an example of a design course called European Global Product Realization (EGPR) that applied an AVE in a practical, global, multicultural, multinational and multidisciplinary (multi-x) design environment in order to enable students to gain practical experience in virtual product design. The goal of our study is to test the perceived effectiveness level

of virtual teams in design education and how creativity is contributing to the final result. The study is based on a questionnaire survey that was carried out among three generations of EGPR students (2007, 2008 in 2009) and is based on the work of Nemiro (2002, 2004). The results show significant positive effects of working in virtual environments on creativity, design process and indirectly also on the final NPD effectiveness. Similarly, creativity showed positive effects on the final NPD effectiveness, giving support to the notion that virtual teams are perceived as more creative in NPD than face-to-face teams.

Keywords: creativity, New Product Development (NPD), virtual teams, EGPR

1. UVOD

Uspešen razvoj novih izdelkov v današnjem gospodarstvu predstavlja pomembno konkurenčno prednost za podjetje in posledično omogoča tudi njegovo preživetje in rast (Badrinarayanan in Arnett, 2008). Zaradi globalne konkurence in vse večje negotovosti v poslovnem okolju podjetja potrebujejo izjemno kreativne razvojne time, da bi lahko preživela. Velikokrat se soočajo z internim pomanjkanjem kompetenc in virov, ki bi zagotovili uspešen razvoj izdelka in pravočasen prodor na trg (Jimenez-Jimenez in Sanz-Valle, 2005). Da bi zagotovila zadostno stopnjo kreativnosti in posledično uspešen razvoj novih izdelkov, morajo podjetja iskati človeške vire zunaj lastnih meja. Povezujejo se in sodelujejo s funkcijami in institucijami prek meja lastne organizacije, gospodarstva in celo države. Ta trend je, v povezavi z geografsko razpršenostjo, tehnološkim razvojem in povečano potrebo po timske delu v podjetjih, pripeljal do razvoja t. i. virtualnih timov, v katerih ljudje medsebojno sodelujejo pri reševanju razvojnih problemov prek meja časa, prostora in organizacije (Nemiro 2002; Gaudes et al., 2007; Verburg in Bosch-Sijtsema, 2007). Virtualni timi naj bi bili kreativnejši od tradicionalnih timov, saj niso omejeni z lokalnimi viri, organizacijskimi mejami in klimo. Vse bolj postajajo ena izmed ključnih komponent marketinških strategij podjetij (Sarin in McDermott, 2003).

Z razvojem tovrstnih timov se odpira tudi vprašanje njihove uspešnosti in kreativnosti v procesih razvoja novih izdelkov. Številne študije sicer obravnavajo dejavnike uspešnosti in učinkovitosti tradicionalnih timov v odnosu do virtualnih (npr. Warkentin et al., 1997; Staples in Webster, 2007), nekatere se ukvarjajo tudi z vprašanjem kreativnosti v tradicionalnih timih (Amabile 1997; McAdam in McClelland, 2002; Im in Workman Jr., 2004; Martins in Terblanche, 2003), celovit pristop pri obravnavi kreativnosti v virtualnih timih in njenega učinka na končni rezultat razvojnega procesa pa v literaturi redko zasledimo (npr. Nemiro, 2002; Leenders et al., 2003). Pojavlja se zato potreba po nadaljnjem raziskovanju pojava kreativnosti in uspešnosti razvoja novih izdelkov v virtualnih timih. V pričujočem prispevku je problematika obravnavana na primeru akademskega virtualnega podjetja (Academic Virtual Enterprise – AVE), ki temelji na izmenjavi in izgradnji novih znanj skozi sodelovanje virtualnih timov. Ti so dislocirani in komunicirajo ter sodelujejo prek različnih komunikacijskih kanalov z uporabo

IT tehnologije. Raziskovalne ugotovitve bodo predstavljene na primeru mednarodne šole EGPR (European Global Product Realization), ki je uporabila AVE z namenom praktičnega usposabljanja študentov o procesu razvoja novih izdelkov v virtualnih timih. Odločitev za analizo virtualnih razvojnih timov v izobraževalnem okolju je posledica naslednjih dejavnikov: (1) Hiter poslovni in tehnološki razvoj, ki sta vezana na procese razvoja novih izdelkov, zahtevata nenehno prilagajanje študijskih programov. Izobraževalne ustanove morajo delovati proaktivno, da lahko zadovoljijo novo nastale trende pri razvoju novih izdelkov. Tehnična izobrazba bi morala študentom zagotoviti zadostne kompetence, vezane na proces razvoja novih izdelkov, da lahko prehod iz teorije v prakso opravijo nemoteno (Horvath et al., 2004). Izobraževalne institucije morajo slediti industrijskim trendom, ki v današnjem času narekujejo formulacijo virtualnih razvojnih timov, zato morajo tovrstno obliko delovanja implementirati v poučevanje procesov razvoja novih izdelkov. (2) Številne univerze so se že odzvale na trende, ki narekujejo medinstitucijsko sodelovanje, saj je povezovanje z industrijo pri tradicionalnih in virtualnih razvojnih projektih postalo tudi del tehničnega izobraževanja (Žavbi in Tavčar, 2005), kar pomeni, da tovrstne univerze sodelujejo pri procesih razvoja novih izdelkov tudi v praksi. (3) Hkrati obstaja zelo malo raziskav vezanih na vzpostavljanje kreativnosti virtualnih timov znotraj izobraževalnih procesov. Tovrstna znanja bi omogočila nemoten prehod študentov iz fakultete v službo. EGPR predstavlja primer dobre poslovne in izobraževalne prakse znotraj novonastalih razvojnih okolij in je, kot bo predstavljeno v nadaljevanju, zato primeren za analizo.

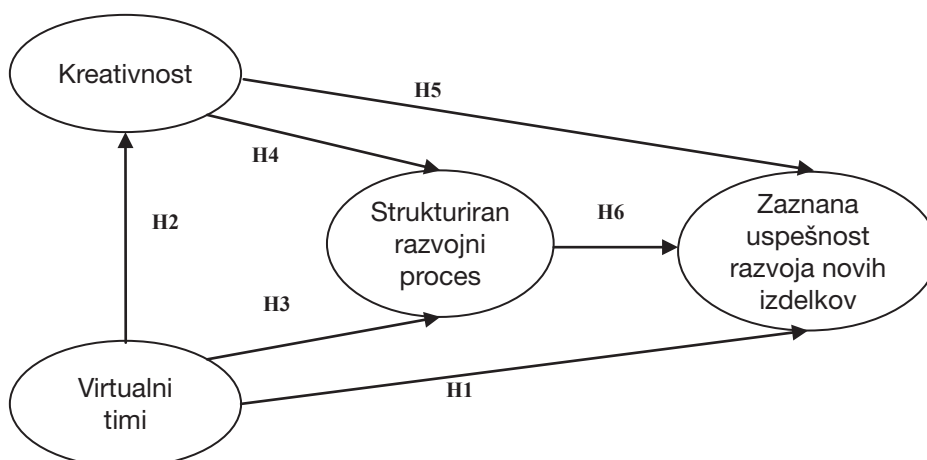
V prispevku je predstavljen model, ki bo argumentiran na podlagi raziskave med študenti, ki so pri EGPR sodelovali v letih 2007, 2008 in 2009. Zaradi primerljivosti je model povzet po smernicah, predstavljenih v Nemiro (2004) in modificiran glede na ugotovitve pilotne raziskave (podrobnosti v Fain et al., 2008). Glavni namen študije je testirati, kako delo v virtualnih timih vpliva na kreativnost, razvojni proces in posledično zaznano uspešnost tega procesa znotraj izobraževalnega okolja.

Prispevek je razdeljen na štiri poglavja. Najprej je predstavljen teoretični okvir kreativnega razvoja novih izdelkov v virtualnih timih, na osnovi katerega so podane hipoteze. Podrobno so opisani razlogi, kako in zakaj so virtualni timi zaznani kot bolj učinkoviti pri zagotavljanju uspešnega razvoja novih izdelkov in kakšna je vloga kreativnosti in strukturiranega razvojnega procesa pri zagotavljanju uspešnega razvoja novih izdelkov. V naslednjem poglavju je predstavljena raziskovalna metoda, skupaj z opisom mednarodne šole EGPR. Četrto poglavje zajema rezultate analiz, ki jim sledita diskusija in zaključek.

2. TEORETIČNI OKVIR IN HIPOTEZE

Predstavljeni teoretični okvir, prikazan na sliki 1, temelji na predpostavki, da lahko virtualni timi podjetjem zagotovijo sodelovanje najboljših talentov pri zagotavljanju visoke kakovosti in hitrejšem odzivu na želje potrošnikov, ki se kažejo na trgu (Nemiro, 2004). Virtualni timi zagotavljajo sodelovanje strokovnjakov brez njihove relokacije. Tovrstne strukture vplivajo na uspešnost razvoja

Slika 1: Teoretični okvir za proučevanje vplivov na zaznano uspešnost razvoja novih izdelkov



izdelkov in kreativnost timov, ker ponujajo odprtost, fleksibilnost in raznolikost.

V današnjem poslovnem okolju je prisotna težnja managerjev po bolj uspešnem razvoju novih izdelkov. Zgolj tako je možno zagotoviti zadovoljstvo potrošnikov in posledično uspeh podjetja. Z implementacijo virtualnih timov je možno združiti več strokovnjakov, saj jih je mogoče poiskati izven meja lastnih organizacij in geografskega področja, kar posledično omogoča vplivanje na uspeh razvojnega procesa. Z organiziranjem in porazdelitvijo človeških virov v virtualne time je članom timov omogočeno, da prispevajo kar največ lastnih sposobnosti, organizacija pa lahko pridobiva in razporeja znanje bolj dinamično, s čimer vpliva na lastne kompetence in delovanje (Tseng in Abdalla, 2006). Prednosti oblikovanja virtualnih timov vključujejo neodvisnost od časovnih in prostorskih omejitev, zmanjšanje oportunitetnih stroškov, večjo fleksibilnost pri zadovoljevanju potreb trga in tudi boljšo integracijo znanja ljudi iz različnih lokacij (Badrinarayanan in Arnett, 2008). Takšni timi so zato ocenjeni kot bolj kreativni in zmožni preoblikovati razvojne procese tako, da je mogoče zagotoviti kar najuspešnejši razvoj novih izdelkov. Na podlagi navedenega so v prispevku oblikovane hipoteze. Te so rezultat poglobljenega pregleda literature s področja razvoja izdelkov v virtualnih timih (H_1 , H_2 in H_3), kreativnosti timov (H_4 in H_5) ter razvijanja procesov (H_6).

2.1 VIRTUALNI TIMI IN KREATIVNO RAZVIJANJE NOVIH IZDELKOV

Virtualni timi postajajo vse bolj priznan način povezovanja ključnih človeških virov po svetu. Z njimi se podjetja odzivajo na pritiske in zahteve globalnega trga, kjer je konkurenca vsak dan večja (Nemiro, 2004).

Po definiciji so virtualni timi skupine ljudi, ki sodelujejo pri izvedbi določenega projekta, pri čemer so geografsko ločeni, največkrat celo preko meja matične organizacije (Leenders et al., 2003; Nemiro, 2004; Verburg in Bosch-Sijtsema, 2007). Komunikacija med člani tima poteka s pomočjo IT tehnologije – e-pošte, telefona, videokonferenc ipd. (Nemiro, 2002). Zaradi različnih sposobnosti in spretnosti njihovih članov, štejejo virtualni timi za bolj uspešne pri reševanju kompleksnih problemov (Prasad in Akhilesh, 2002).

Literatura o razvoju novih izdelkov opredeljuje kreativnost, inovativnost in hitrost kot ključne dejavnike uspešnega razvoja novih izdelkov

(Badrinarayanan in Arnett, 2008). V primeru virtualnih timov ključno vlogo igrata kakovost in hitrost odločanja, ki posledično zagotavljata hitrejše učenje in razvoj kompetenc, oblikovanje naprednejših idej za nove izdelke, boljše reševanje problemov in večjo kakovost rešitev ter posledično novih izdelkov (Athuahene-Gima, 2003). Raziskave so tudi pokazale, da so lahko virtualni timi bolj uspešni od tradicionalnih (Prewitt, 2004). V skladu s temi spoznanji in predstavljenim teoretičnim okvirjem prva hipoteza predpostavlja:

H_1 : Delo v virtualnih timih ima neposreden pozitiven učinek na uspešnost razvoja novih izdelkov.

Tovrstni timi lahko delujejo hitreje, pametneje, bolj fleksibilno in bolj kreativno (Majcherzak et al., 2004), saj kreativnost zahteva odprto mišljenje, ohlapne opredelitve in odsotnost striktno določenih meja (Leenders et al., 2007). Hkrati je danes jasno, da je v organizacijah kreativnost največkrat rezultat timskega dela in ne posameznikove genialnosti (Leenders et al., 2007), zato je lahko struktura virtualnih timov vodi k višjem nivoju timske kreativnosti. Zaradi raznolikosti sodelujočih odpirajo tovrstni timi večje možnosti za inoviranje in stimulirajo kreativnost tako pri razvoju procesov kot tudi izdelkov (Prasad in Akhilesh, 2002). Vse navedeno je rezultat večje odprtosti, fleksibilnosti, raznolikosti in dostopa do različnih informacij v primerjavi s tradicionalnimi timi (Nemiro, 2004). Druga hipoteza je tako sledeča:

H_2 : Delo v virtualnih timih ima pozitiven učinek na kreativnost v procesu razvoja novih izdelkov.

Organizacije, ki se ukvarjajo z razvojem novih izdelkov, morajo zaradi vseh navedenih trendov prilagoditi svoje procese in načine delovanja. Samo na ta način bodo njihovi izdelki zadovoljili potrebe globalnega tržišča (Tseng in Abdalla, 2006). Virtualni timi se v procesu razvoja novih izdelkov oblikujejo z namenom opraviti neko specifično, jasno opredeljeno razvojno nalogo. Pri tem so močno odvisni od IT tehnologije, ki jim omogoča pridobivanje in izmenjavo informacij (Staples in Webster, 2007). Zato morajo biti razvojni sestanki virtualnih timov natančno načrtovani in strukturirani, da se v danem času lahko zagotovi največja možna uspešnost. To posledično pomeni, da je razvojni proces v virtualnih timih bolj strukturiran in formaliziran kot pri tradicionalnih. Na tej osnovi je oblikovana tretja hipoteza:

H₃: Delo v virtualnih timih ima pozitiven učinek na razvojne procese izdelkov.

2.2 KREATIVNOST IN RAZVOJ NOVIH IZDELKOV

Kreativnost pride do izraza v primerih, ko se oblikuje izdelek, ki je s stališča podjetja nov in uporaben (Amabile, 1997). Kreativni rezultat procesa snovanja mora biti relevanten, primeren, uspešen in mora ponuditi rešitev za določen problem oziroma nalogo (Nemiro, 2004). Kreativnost se ne dogaja v glavi posameznika, temveč skozi interakcijo z drugimi. Pri razvoju novih izdelkov je torej za kreativnost potrebno sodelovanje in vložek vseh članov tima (Leenders et al., 2003). Ti morajo kreativnost tudi prepoznati kot pomembno sestavino v razvoju novih izdelkov. Samo na ta način lahko omogočijo njen učinek. Kreativnost je v razvoju novih izdelkov ključna predvsem v fazi generiranja idej (Duhovnik, 2003; Duhovnik in Balić, 2004; Duhovnik in Horvath, 2005). Proces razvijanja je namreč definiran kot inovativni proces, pri katerem je vhodni parameter kreativna ideja, končni rezultat pa opredelitev končnega izdelka. Vsaka faza razvojnega procesa zahteva specifično znanje in sposobnosti, ki zagotavljajo uspešen prehod v naslednjo fazo, pri čemer je kreativnost ključna za sam začetek procesa. Je kritična točka, ki v spreminjajočem se in vse kompleksnejšem okolju, podjetju zagotavlja uspešnost (Basadur in Hausdorf, 1996). Ker je v razvoju novih izdelkov kreativnost torej ključnega pomena (Leenders et al., 2007), četrta hipoteza predpostavlja:

H₄: Kreativnost ima pozitiven učinek na strukturiran razvojni proces v virtualnih timih.

Prepoznavanje in definiranje razvojnega problema je faza znotraj razvojnega procesa, ki jo znotraj podjetja vodi posameznik ali skupina z namenom prepoznavanja novih poslovnih priložnosti (Benedičič et al., 2006). Bistvena aktivnost znotraj te faze je generiranje idej, pri kateri kreativnost igra ključno vlogo. V nadaljnjih fazah razvojnega procesa, od zgodnje konceptualizacije do končne komercializacije se k procesu pristopa bolj sistematično, zato je zahteva po kreativnosti v teh fazah nižja (Leenders et al., 2007). V skladu s tem spoznanjem je tudi predpostavka, da je generiranje idej tisti del razvojnega procesa, na katerega ima kreativnost največji učinek. Ker je kreativnost prepoznana kot eden izmed dejavnikov, ki vplivajo na razvojni proces in njegov rezultat, peta hipoteza predpostavlja:

H₅: Kreativnost pri virtualnih timih ima pozitiven učinek na zaznano uspešnost razvoja novih izdelkov.

2.3 FAZE PROCESA RAZVOJA

Proces razvoja je navadno definiran kot skupek logičnih korakov oziroma faz skozi katere gre posameznik ali skupina z namenom definiranja, pojasnjevanja in reševanja določenega problema (Nemiro, 2004). Bistvo razvojnega procesa je predstaviti idejo o novi funkciji do najmanjše podrobnosti ter razviti izdelek, ki bo na koncu zadostil tej funkciji (Duhovnik in Tavčar, 2004). Proces je podoben pri tradicionalnih in virtualnih timih. Navkljub temu je Nemiro (2004) našla nekatere zanimive razlike; npr. pri virtualnih timih je težnja priti do faze razvoja večja. Ker je pričujoča študija izvedena na primeru virtualnih timov, je definicija razvojnega procesa povzeta po Nemiro (2002; 2004). Ta definira razvojni proces kot skupek štirih faz, skozi katere timi delujejo s ciljem zagotoviti kreativne rezultate: generiranje idej, razvoj, finalizacija in ocena. Prva faza generiranja idej se začne, ko tim prepozna neko nezadovoljeno potrebo na trgu/pri uporabniku in začne zanj iskati rešitev (Nemiro, 2004). Ko so začetne ideje skicirane, predstavljene in razpršene, se začne integrativna faza razvoja. Tim razvija izdelek, projekt ali storitev, s katero bo zadovoljila prepoznano potrebo. Ko so ideje predelane v delujoče rezultate, se izdelki finalizirajo in implementirajo (Nemiro, 2004). Po implementaciji se s fazo ocenjevanja razvojni proces zaključi in tim oceni prednosti in slabosti izvedenega projekta. Pri tem je bistveno, da se predstavljene faze ne izključujejo, temveč lahko potekajo sočasno in se kakšna izmed aktivnosti lahko tudi ponovi. Kljub temu pa je za uspešen razvojni proces pomembno, da tim vzpostavi formalne in neformalne postopke, ki omogočajo jasno opredelitev ciljev, učinkovito pridobivanje povratnih informacij ter sledljivost procesa (Nemiro, 2004). Skladno s tem šesta hipoteza temelji na sledeči predpostavki:

H₆: Strukturiran razvojni proces ima pozitiven učinek na zaznano uspešnost razvoja novih izdelkov pri virtualnih timih.

Logiko in vzročno-posledične odnose med obravnavanimi spremenljivkami je mogoče strniti v naslednji obliki: ključna predpostavka je, da je potrebno povečati uspešnost razvoja novih izdelkov, da bi podjetje na konkurenčnem tržišču lahko preživel. Nove tehnologije to omogočajo, saj dovoljujejo oblikovanje virtualnih timov, ki delujejo zunaj meja lastne organizacije

in zato lahko producirajo bolj kreativne rezultate. Posledično se z večjo kreativnostjo, ki jo virtualni timi dajejo, dviguje uspešnost razvoja novih izdelkov. S tem se spreminjata tudi razvojni proces in struktura organizacije dela, ki neposredno vplivata na zaznano uspešnost razvoja novih izdelkov.

3. RAZISKOVALNA METODOLOGIJA

Testiranje teoretičnega okvira bo izvedeno na primeru zadnjih treh mednarodnih šol EGPR. Med študenti, ki so sodelovali pri EGPR v letih 2007, 2008 in 2009 je bila izvedena spletna anketa. Osnovna struktura ankete je povzeta po Nemiro (2004) in nato prilagojena v skladu z rezultatom pilotske študije (za podrobnosti glej Fain et al., 2008). Ključen poudarek študije temelji na preverjanju virtualnih timov znotraj izobraževalnega programa. Njena glavna cilja sta preveriti zaznano uspešnost razvoja novih izdelkov v študentskih virtualnih timih in ugotoviti, kako stopnja kreativnosti prispeva h končnemu uspehu. Pridobljeni rezultati naj bi pokazali, kako uspešni so dejansko študentski virtualni timi v procesih razvijanja novih izdelkov ter omogočili postavitev novih smernic za tovrstne oblike delovanja tako znotraj izobraževalnega kot profesionalnega prostora, teorije in prakse. V letu 2007 in 2008 so pri EGPR sodelovale Univerza v Zagrebu, City University London, TU Delft, EPFL Lausanne in Univerza v Ljubljani, ki jo je zastopala Fakulteta za strojništvo. V letu 2009 se je EGPR pridružila še Budapest University of Technology and Economics. Glavni namen mednarodne šole je naučiti študente razvijanja novih izdelkov na praktičnem primeru znotraj virtualnega okolja.

Vsako leto nov industrijski partner zastavi konkretno razvojno nalogo, ki jo študentje prek videokonferenčnih predavanj ter medsebojnega sodelovanja razvijejo do delujočega prototipa. Študentje precejšen del semestra namenijo analizi trga, da prepoznajo morebitne potrebe in že obstoječe rešitve. Sočasno za zastavljeno nalogo iščejo učinkovito funkcijsko in oblikovno rešitev. Celoten proces razvoja izdelka je jasno strukturiran, zaključni pa se z enotedensko delavnico, na kateri se študentje prvič spoznajo osebno in skupaj dokončajo prototip.

3.1 ZBIRANJE PODATKOV

Za potrebe testiranja hipotez smo anketirali študente, ki so sodelovali pri EGPR v letih 2007, 2008 in 2009. Od 118 udeležencev jih je 43 odgovorilo tako, da so v celoti odgovorili na zastavljena vprašanja. Odzivnost je bila 36.4-odstotna.

3.2 VPRAŠALNIK

Vprašalnik sestoji iz posameznih trditev in vprašanj, na podlagi katerih smo merili štiri konstrukte: virtualni timi, kreativnost, razvojni proces in zaznana uspešnost razvoja novih izdelkov. Definicija posameznega konstrukta ter trditve oz. vprašanja, uporabljena za njegovo meritev, so skupaj z mersko lestvico navedene v tabeli 1.

Za njihovo združevanje v proučevane konstrukte smo uporabili metodo povprečne vrednosti. Uporabljene lestvice za merjenje so povzete po Nemiro (2004) in modificirane v skladu z odkritji pilotske študije (Fain et al., 2008). Pilotska študija je namreč pokazala, da nekatere trditve oz. vprašanja, uporabljena v izvirniku, ne prispevajo pomembno k skupni vrednosti posameznih konstruktov, zato so bila za potrebe pričujoče študije izpuščena. Ponovljena analiza pilotske študije (Fain et al., 2008) z manjšim številom trditev je dala primerljive rezultate, kar potrjuje predhodno argumentacijo. Krajši vprašalnik se je hkrati izkazal tudi kot bolj prijazen uporabniku, kar je prispevalo k večji odzivnosti.

Tabela 1: Definicije konstruktov, njihova zanesljivost in trditve, s katerimi jih merimo

Konstrukt in njegova definicija	Cronbach Alpha	Trditev
Virtualni timi – tim, ki ga sestavljajo geografsko ločeni člani, ki komunicirajo predvsem s pomočjo IT tehnologije v procesu reševanja skupne naloge (Nemiro, 2004).	-	Projektna naloga je bila uspešno izvedena skozi virtualni razvojni proces. (1 – se sploh ne strinjam; 7 – popolnoma se strinjam)
Kreativnost – proces skozi katerega posamezniki ali timi izdelajo nekaj novega in potencialno uporabnega (Nemiro, 2004).	0,512	Kako pogosto ste uporabili kreativne tehnike za spodbujanje kreativnosti? (1- Nikoli; 7 – Vedno) Kako uspešen je bil vaš kreativni proces? (1 – povsem neuspešen; 7 – povsem uspešen)
Razvojni proces – logično zaporedje korakov oz. faz, skozi katere gre posameznik ali tim, da definira, osmisli in reši določen zastavljen problem (Nemiro, 2004).	0,782	Imeli smo discipliniran proces analize okolja in iskanja nezadovoljenih potreb. Imeli smo forum, kjer so posamezniki lahko delili svoje ideje. Obstajala je možnost objektivne ocene predstavljenih idej. Imeli smo možnost predstavitve lastnih idej drugim članom tima. Pri ocenjevanju alternativnih rešitev smo imeli discipliniran proces za uporabo posameznih ocenjevalnih kriterijev. Imeli smo dovolj časa za prilagoditve in popravke tik pred implementacijo. Imeli smo sistem, s katerim smo dosegali strinjanje posameznikov zunaj tima, na katere bi lahko naše odločitve vplivale. Imeli smo dovolj časa za dokončanje posamezne kreativne naloge. Projekt smo enakomerno porazdelili med člane tima. Po implementaciji smo dobili zadostne povratne informacije. (1 – se sploh ne strinjam; 7 – popolnoma se strinjam)
Zaznana uspešnost razvoja novih izdelkov – lastna ocena posameznih faz procesa razvoja	0,748	Faza generiranja idej je bila uspešna. Razvojna faza je bila uspešna. Faza finalizacije je bila uspešna. (1 – se sploh ne strinjam; 7 – popolnoma se strinjam)

4. REZULTATI

Za validacijo/preverjanje postavljenih hipotez smo uporabili model strukturnih enačb (SEM). Med njimi smo izbrali tehniko PLS (Partial Least Squares), ki za določanje ocen uporablja pristop, osnovan na varianci, ki bolj ustreza razpoložljivim rezultatom izvedene raziskave. Bolj točno, izračun je izveden z uporabo SmartPLS 2.0 (Ringle et al., 2005), ki za razliko od LISREL

namesto hi^2 statistiko uporablja R^2 statistiko in ne zahteva velikih vzorcev ali normalne porazdelitve. Primeren je predvsem za napovedovanje veljavnosti modelov (Chin et al., 1998).

PLS podpira dve oceni modela. Prvo predstavlja ocena modela merjenja, to je njegovih psihometričnih lastnosti: zanesljivost

trditve, konvergentna in divergentna veljavnost uporabljenih merskih lestvic. Drugo oceno predstavlja ocena strukturnega modela, ki je sestavljena iz informacije o nasičenjih posameznih indikatorjev ter moči poti v modelu. Za določanje nivoja pomembnosti poti uporablja t-metodo, ki jo določa vrednost, izračuna s pomočjo bootstrap metode.

4.1 VELJAVNOST IN ZANESLJIVOST

Z namenom preverjanja vpliva časa na obravnavane konstrukte je bila najprej izvedena analiza na podatkih za vsako leto posebej. Ker so dobljeni rezultati pokazali podobne odnose med konstrukti, smo se odločili za enotno analizo za vsa tri leta. Da bi potrdili zanesljivost skupnih podatkov smo izvedli re-test na manjših, naključno izbranih vzorcih. Re-test je potrdil zanesljivost večjega vzorca, saj so analize manjših vzorcev dale primerljive rezultate. Na tej osnovi smo nadaljevali z izvedbo testov zanesljivosti na konstrukti. Ker so predhodne raziskave (Fain et al., 2008) pokazale, da so štiri faze v razvoju medsebojno povezane, smo

se odločili za izračun skupnega konstrukta – strukturiran razvojni proces. Na podlagi metode povprečne vrednosti smo pridobili novo vrednost in sprejemljiv Cronbach Alpha, ki znaša 0,782. V nadaljevanju smo po enakem postopku izračunali še vrednosti za kreativnost in zaznano uspešnost razvoja novih izdelkov. Ker smo spremenljivko virtualni timi merili na podlagi ene trditve, Cronbach alpha ni bilo mogoče izračunati. Zaznano uspešnost smo merili s tremi reflektivnimi indikatorji na lestvici, ki merijo zgolj tri izmed štirih faz procesa razvoja novega izdelka, saj merjenje faze ocenjevanja ni bilo možno, ker se je projekt zaključil z delujočim prototipom. Zanesljivost te lestvice je zadovoljiva, saj znaša 0,748.

Kot problematična se je pokazala zanesljivost merjenja konstrukta kreativnost (Cronbach Alpha = 0,512), ki postane sprejemljiva, če upoštevamo odsotnost uveljavljenih lestvic za raziskovalno področje ter dejstvo, da gre za kombinacijo raziskovanega in predhodnega vedenja (Peter, 1979).

Tabela 2: Opisne statistike in korelacije za merjene konstrukte

	Povprečna vrednost	Std. odklon	1.	2.	3.	4.
1. Strukturiran razvojni proces	4,68	0,874	1,00			
2. Kreativnost	4,80	1,197	0,33	1,00		
3. Zaznana uspešnost razvoja novih izdelkov	4,90	1,105	0,63	0,53	1,00	
4. Virtualni timi	4,57	1,319	0,37	0,63	0,46	1,00

N=43

4.2 OCENA STRUKTURNEGA MODELA

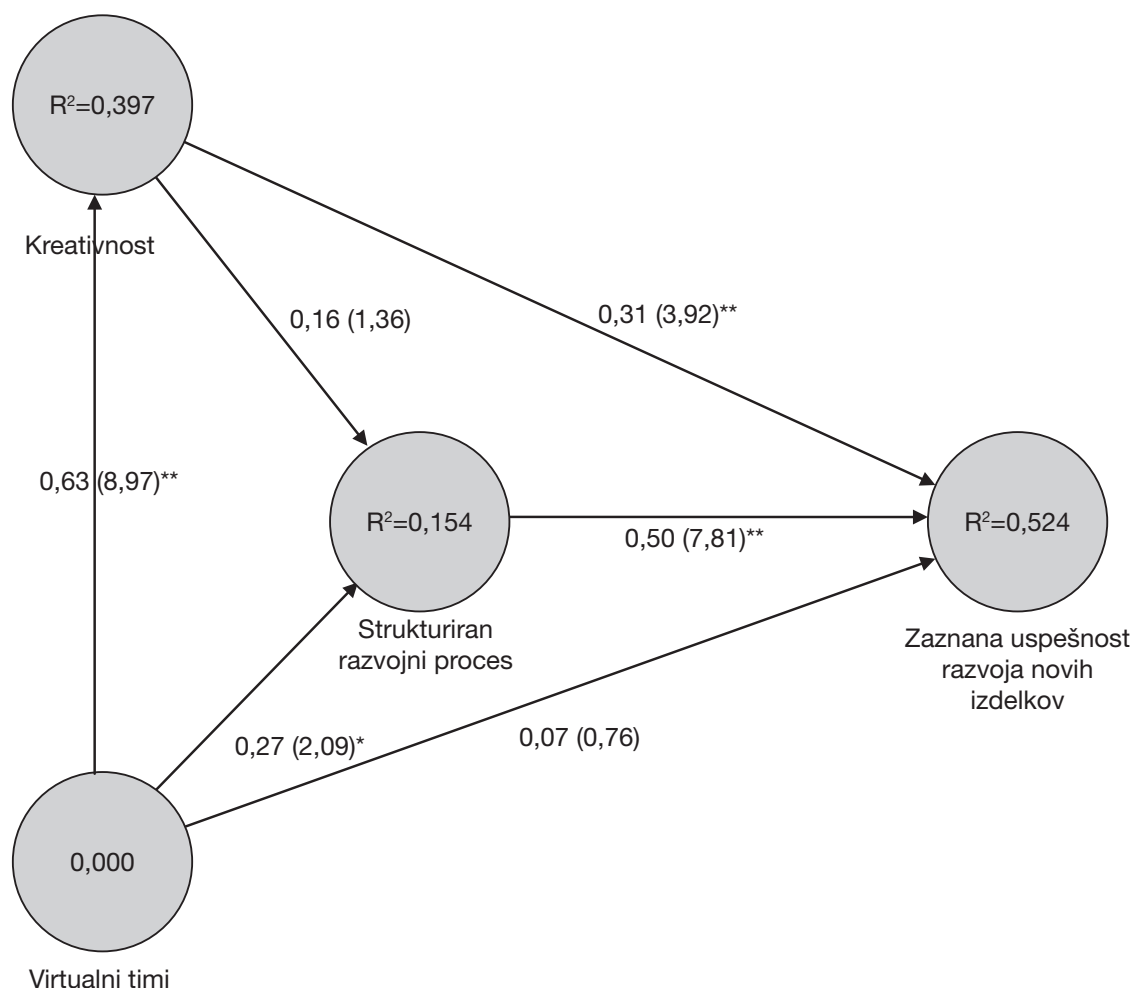
SmartPLS 2.0 zagotovi kvadriran multipli koeficient (R^2) za vsak v model vključen konstrukt ter koeficiente poti (bete) z drugimi konstrukti. Ti R^2 izražajo odstotek variance v modelu. Koeficienti poti (bete) nakazujejo moč povezav med posameznimi konstrukti (Chin et al., 1998; Ringle et al., 2005). Oba indikatorja (bete in R^2) zadostujeta za oceno celotnega modela. Pri tem bete med 0,20 do 0,30 omogočijo smiselno interpretacijo. Celotni rezultati ocene strukturnega modela so prikazani na sliki 2.

Celoten model pojasni 52,4 % vpliva kreativnosti v virtualnih timih kot sestavin strukturiranega procesa / tehničnega / funkcionalnega in oblikovalskega na uspešnost razvoja novih izdelkov. Ob tem je potrebno poudariti, da je slednji omejen na prve tri faze tega procesa –

zaključni se z delujočim prototipom, s katerim se je vedno končal projekt EGPR mednarodne šole EGPR.

Izmed treh konstruktov, dva (kreativnost – 0,31 (3,92) in strukturiran razvojni proces 0,50 (7,81)) neposredno pomembno vplivata na zaznano uspešnost razvoja novega izdelka. S tem sta potrjeni hipotezi H_5 in H_6 . Sami virtualni timi nimajo takšnega učinka, zato je hipoteza H_1 zavržena. Imajo pa izrazito velik vpliv na kreativnost (posameznikov in razvojnih skupin), saj je koeficient poti visok 0,63 (8,97) v povezavi s kreativnostjo ter sočasno majhen 0,27 (2,09), a navkljub temu statistično pomemben, na nivoju 5 % na strukturiran razvojni proces. S tem sta potrjeni hipotezi H_2 in H_3 . Četrta hipoteza H_4 (0,16 (1,36)) ni potrjena, zato lahko trdimo, da kreativnost ne vpliva neposredno na strukturiran razvojni proces.

Slika 2: Strukturni model in rezultati PLS analize



* 5 % nivo pomembnosti

** 1 % nivo pomembnosti

5. DISKUSIJA

Osnovni cilj pričujoče raziskave je preverjanje odnosov med konstrukti/dimenzijami uspešnosti sistema razvoja novih izdelkov, torej temeljne dejavnosti za varno prihodnost vsake organizacije. Pri tem izhajamo iz dela, ki ga je na obravnavanem področju izvedla Nemiro (2002, 2004).

Predlagani model, ki je bil oblikovan po predlogi Nemiro (2002; 2004), povzema tri odnosne determinante, pomembne za upravljanje sistema razvoja in s tem večanja verjetnosti uspešnega razvoja novih izdelkov. Kot takšen ima ustrezno napovedno moč. Rezultati analize namreč kažejo, da je velik del variance modela (52,4 %) razložen s pomočjo treh uporabljenih spremenljivk. Po drugi strani pa rezultati tudi zagotavljajo zadostno podporo za potrditev večine postavljenih hipotez.

5.1 IMPLIKACIJE ZA RAZISKOVANJE IN PRAKSO

Raziskava ima nedvomne implikacije za raziskovanje in upravljanje procesa razvoja novih izdelkov, torej za teorijo in prakso. To pove že samo dejstvo, da je delo Nemiro (2002, 2004) po našem vedenju/pregledu literature eno redkih na področju povezovanja kreativnosti in razvoja izdelkov v virtualnih timih, ki doslej še ni bilo empirično preverjeno.

Razvoj novih izdelkov je tukaj mišljen kot shema multi-dimenzionalnih, sorodnih in medsebojno povezanih konstruktov/elementov. Ostaja pa odprt problem socializacije članov takšnih virtualnih ali realnih razvojnih skupin za delo v organizaciji znotraj takšnega okolja, ki spodbuja ustvarjalnost ter prek tega povečuje verjetnost uspeha pri razvoju novih izdelkov na trgu. Struktura modela, izbor spremenljivk, njihova operacionalizacija, razvoj merskega instrumenta za testiranje so še odprti za nadaljnje izpopolnjevanje in preverjanje, po drugi strani pa ima pričujoče delo velik pomen za njegovo uporabo v praksi, v podjetjih, ki so dolgoročno odvisna od zmožnosti inoviranja in prek tega razvoja novih izdelkov na trgu – trgu prilagojenih izdelkov. Menedžmentu in menedžerjem oddelkov za razvoj in raziskave ponuja dimenzije, ki predstavljajo potencialno diagnostično orodje. Takšno, ki ga že dolgo pogrešajo in ga lahko uporabijo v svoji praksi.

Z vidika marketinga se z njihovo uporabo povečuje možnost večjega vpliva na smeri razvoja, ker postanejo stopnje vhoda

marketinških informacij bistveno večje in lahko na organiziran način vstopajo v usmerjanje kreativcev s podatki o trgu, vedenju potrošnikov itd. Tovrstno povezovanje v virtualne time v procesih razvoja novih izdelkov torej ponuja tudi tesnejšo povezavo med ključnima funkcijama podjetja – inoviranjem in marketiranjem ter s tem udeležanijo Druckerjeva (2007) pričakovanja.

5.2 OMEJITVE IN SUGESTIJE ZA NADALJNJE RAZISKOVANJE

Zavedamo se, da je predstavljena raziskava, opravljena v akademskem okolju, v nekaterih dejavnikih omejena. Uporaba študentov, ki pri enem predmetu sodelujejo v raziskavi, ki dejansko traja celo študijsko leto, je problematična predvsem zato, ker kljub obsežnemu praktičnemu usposabljanju, študenti niso pravi profesionalci, izkušeni v vlogi razvijalcev novih izdelkov. Omejitev predstavlja tudi operacionalizacija uporabljenih spremenljivk. Pri tem je nujno omeniti predvsem možnost prisotnosti napake imenovane »halo učinek«, nehotenega prenašanja učinkov ene spremenljive, izražene z ocenami, na ocene druge spremenljivke. Naslednjo omejitev predstavlja dejstvo, da kot kriterij uspešnosti nismo uporabili končnega izdelka ali njegovo uveljavljenost na trgu, temveč zgolj dokončan, delujoč prototip. Ob tem pa je bila uspešnost izmerjena zgolj na nivoju zaznavanja udeležencev EGPR šole. Naslednjo možno omejitev predstavljajo medkulturne razlike med člani tima ter vseh sodelujočih.

Teh v pričujoči raziskavi nismo kontrolirali, a jih v prihodnjih raziskavah kaže posebej raziskati predvsem v smislu vpliva kulture na delovanje VT, produktivnost v eliciranju rešitev, delovanju strukturiranega procesa razvoja in na koncu tudi v smislu vpliva na uspešnost izidov celotnega procesa razvoja novih izdelkov.

Pričakujemo, da bomo imeli kmalu več tovrstnih raziskav, izdelanih v različnih okoljih, zato bo postopoma mogoče preseči tovrstne študije prečnega preseka, z analizo več letnikov, v različnih študijskih letih, za različne prototipe, z longitudinalnimi raziskavami. Slediti pa bo mogoče eni skupini v celotnem procesu razvoja enega ali več novih izdelkov. Takšen pristop bo namreč omogočil možnost za nadaljnjo izpopolnjevanje predstavljenega modela.

6. ZAKLJUČKI

Preverjali smo poenostavljen model Nemirove (2002, 2004), da bi z njegovo pomočjo ocenili okvir za vrednotenje uporabe ideje večanja kreativnosti razvojnih skupin z uporabo virtualnih timov in s tem posredno vplivali na povečanje uspešnosti razvijanja novih izdelkov. Takšen model se nanaša na predhodne okvire v literaturi o razvojnih sistemih. Navkljub dejstvu, da skoraj vsi v en glas poudarjajo pomen novih izdelkov za obstoj podjetja je o samem procesu/inovativnih pristopih znotraj sistema razvoja malo napisanega in še veliko manj empirično raziskanega. Nemiro (2002, 2004) je eden redkih tovrstnih modelov, ki se preverjanja uspešnosti razvijanja novih izdelkov loti v luči delovanja virtualnih timov in spodbujanja razvojne kreativnosti. Z njegovo pomočjo in na podlagi zbranih rezultatov smo ugotovili, da ima model zmerno/ razumno razlagalno in napovedno moč.

V prihodnje je nujno potrebno povečati število tovrstnih raziskav preverjanja modela/sistema razvijanja novih izdelkov v organizacijah. Pri tem kaže uporabljati multi-dimenzionalne indikatorje uspešnosti: število izdelkov, zadovoljstvo uporabnikov, število koristnih predlogov, ki niso bili sprejeti in vgrajeni v prototip. Postopno bo potrebno izstopiti iz akademskega okolja v podjetja, ki dejansko razvijajo nove izdelke v vseh fazah od uvajanja do uveljavljanja na trgu. Naša ocenjena uspešnost se je v pričujoči študiji končala pri izvedenem, delujočem prototipu.

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CONSUMER ETHICAL DECISION MAKING: A CONCEPTUAL MODEL DEVELOPMENT

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Abstract: Recently, more and more consumers consider ethical issues, such as human rights, concern for the environment and animal welfare, in their decision making processes. The purpose of this paper is to develop a conceptual model of consumer ethical decision making by adapting Jones's model which explains ethical decision making in organisations. The model is composed of four stages: recognizing the ethical issue, making ethical judgments, establishing ethical intent and engaging in ethical behaviour. Three key components, which influence the consumer ethical decision making, are included in the model: (1) moral intensity, which represents the characteristics of the ethical issue; (2) individual factors, which represent the characteristics of the consumers; and (3) techniques of neutralization, which represent consumer justifications for not behaving ethically. The proposed model can be applied to a range of ethical issues, from recycling to fair trade buying. Future research should focus on testing the model in different cultural and ethical consumption settings.

Keywords: ethical consumer, ethical decision making model, moral intensity, individual factors, techniques of neutralization

ETIČNO ODLOČANJE PORABNIKOV: RAZVOJ KONCEPTUALNEGA MODELA

Povzetek: V preteklosti so se raziskovalci mnogo bolj ukvarjali z etiko na strani podjetij, medtem ko jih etika na strani porabnikov ni tako zanimala. Raziskave kažejo, da v zadnjem času vedno več porabnikov v svojem procesu odločanja upošteva etična vprašanja, kot so človekove pravice, skrb za okolje in dobrobit živali, zaradi česar so postali zanimivi tako za poslovno, kot akademsko skupnost. Etični porabniki v svoje nakupne odločitve vključujejo politične, družbene, okoljske in druge motive. Porabniki, ki se vedejo etično, kupujejo izdelke in storitve, ki izpolnjujejo njihove etične kriterije, ter se izogibajo podjetjem, ki teh kriterijev ne izpolnjujejo. Raziskave etičnih porabnikov vključujejo zelo raznolike teme, kot je kupovanje izdelkov pravične trgovine in ekološko pridelanih izdelkov, skrb ljudi za okolje in živali, vpliv družbene odgovornosti podjetij in dobrotelost. S posameznimi področji etične potrošnje so se ukvarjali

tudi raziskovalci v Sloveniji. Namen tega prispevka je razviti konceptualni model, ki bi ga lahko uporabili v različnih kontekstih za analizo etičnega odločanja porabnikov.

Področji poslovne in porabniške etike sta se pogosto prepletali, zato ni nenavadno, da so v preteklosti raziskovalci modele etičnega odločanja porabnikov razvijali na podlagi modelov, ki razlagajo etično odločanje managerjev in drugih skupin zaposlenih v podjetjih. Pregled literature je pokazal, da v razumevanju etičnega odločanja porabnikov obstajajo določene vrzeli, in sicer se mnogi avtorji še vedno ukvarjajo z vprašanjem, zakaj se porabniki ne vedejo v skladu s svojimi stališči. Problem predhodno uveljavljenih modelov etičnega odločanja je v tem, da slabo pojasnjujejo etične namene in vedenje porabnikov. Poleg tega ne upoštevajo značilnosti etičnega vprašanja, za katere se je v preteklih raziskavah etičnega odločanja v podjetjih pokazalo, da imajo lahko ključno vlogo. To je razlog, da so avtorji v preteklosti kot najbolj celovit model označili Jonesov model etičnega odločanja v organizaciji.

Predlagani konceptualni model etičnega odločanja porabnikov je osnovan na Jonesovem modelu etičnega odločanja. Jonesov model sestavljajo štiri faze: prepoznavanje moralnega vprašanja, oblikovanje moralne sodbe, vzpostavljanje moralnega namena in izvajanje moralnega vedenja. V predlaganem modelu na proces etičnega odločanja porabnikov vplivajo: (1) moralna intenzivnost, (2) individualni dejavniki in (3) tehnike nevtralizacije. Moralna intenzivnost je ključna komponenta Jonesovega modela, ki predstavlja značilnosti etičnega vprašanja. Sestavine moralne intenzivnosti so: velikost posledic, družbeni konsenz, verjetnost učinka, časovna bližina, bližina žrtev in koncentracija učinka. Vpliv moralne intenzivnosti je odvisen od tega, ali je določena situacija visoko ali nizko moralno intenzivna. Prvotno so v Jonesov model vključeni tudi organizacijski dejavniki, ki pa v porabniškem kontekstu niso relevantni, zato jih v predlaganem modelu nadomeščajo individualni dejavniki, za katere pretekle raziskave kažejo, da bi lahko značilno vplivali na proces etičnega odločanja porabnikov, in sicer tako demografski dejavniki (spol, starost, dohodek) kot psihografski dejavniki (osebnostne lastnosti). V procesu odločanja so kot moderator med posameznimi koraki vključene tudi tehnike nevtralizacije, ki predstavljajo utemeljitve porabnikov, zakaj se ne vedejo etično. V prispevku je pet tehnik nevtralizacije prilagojenih kontekstu etične potrošnje, in sicer gre za zavrnitev odgovornosti, zanikanje koristi, zanikanje upravičencev, obsojanje tistih, ki obsojajo, in sklicevanje na lojalnost.

Predlagani model se lahko uporablja za analizo etičnega odločanja porabnikov v zelo različnih kontekstih, kot npr. recikliranje izdelkov, kupovanje izdelkov pravične trgovine, porabniški bojkoti, darovanje v dobrodelne namene in drugo. V prihodnjih raziskavah bi bilo potrebno testirati model v celoti, saj tega v preteklosti še niso naredili. Obenem je posamezne konstrukte, kot npr. moralno intenzivnost

in tehnike nevtralizacije, potrebno prilagoditi kontekstu etične potrošnje, saj so bili do sedaj uporabljeni samo na področju etično vprašljivega vedenja. Model bi lahko testirali tudi v drugih kulturnih okoljih, pri čemer bi morali upoštevati, da se moralna intenzivnost etičnih vprašanj razlikuje med posameznimi kulturami. Identifikacija relevantnih etičnih vprašanj bo v prihodnjih raziskavah toliko bolj pomembna.

Ključne besede: etični porabnik, model etičnega odločanja, moralna intenzivnost, individualni dejavniki, tehnike nevtralizacije

1. INTRODUCTION

As George Orwell once said: *“On the whole, human beings want to be good, but not too good, and not quite all the time”*. Doing well by doing good has also turned out to be an issue in the business world, for companies and consumers alike. It is not surprising that recently the terms ethical, fair, eco, green, organic etc. have become the buzz words in marketing consumer products (Carrigan and de Pelsmacker, 2009; Loureiro and Lotade, 2005). These words are not only associated with Greenpeace activists, anti-globalist protesters and vegetarian enthusiasts but have slowly found their way into the general public. The term ethical consumer is used to describe the people that take political, social, environmental and other issues into account in consumption situations (Belk, Devinney and Eckhardt, 2005). The way an individual's behaviour influences the environment, the society, the community or other stakeholders has captured the attention of the business as well as the academic community. Researchers have started to study this phenomenon in recent years and developed different ethical decision making models that try to explain consumer ethical behaviour (Chan, Wong and Leung, 2008; Shaw and Shiu, 2003; Tarkiainen and Sundqvist, 2005). However, existing ethical decision making models are weak in explaining consumer ethical intentions/behaviour (Ozcaglar-Toulouse, Shaw and Shiu, 2006; Shaw and Shiu, 2003; Shaw, Shiu and Clarke, 2000). Carrington, Neville and Whitwell (2010) pointed out that while consumers embraced the values of ethical consumerism, they were not prepared to change their behaviour. Following the findings of previous models and the gaps that have been identified in the literature, the subject of consumer ethical decision making will be addressed based on the issue-contingent model (Jones, 1991). The goal of this paper is to present a theoretical framework that could help us understand why consumers do or do not behave ethically.

2. ETHICAL CONSUMERS

Consumerism was traditionally concerned with customer rights, quality, safety and similar product issues. Following the loss of trust and the rise of consumer power in the marketplace, consumers brought pressure to bear on businesses on different issues, such as environmentalism, battle of genetically modified organisms, labour conditions and fair trade

movement (Cowe and Williams, 2000). While ethical consumerism had evolved from almost solely focusing on environmental issues, it later broadened its scope to different matters of conscience, such as child labour or animal welfare, which became an important part of production (Auger, Devinney and Louvierre, 2007; Uusitalo and Oksanen, 2004). It is therefore imperative to make a distinction between green and ethical consumerism, since the latter includes more wide-ranging issues that make consumer decisions even more complex (Shaw and Shiu, 2003). In short, ethical consumerism deals with social and environmental consequences of global trade (Uusitalo and Oksanen, 2004).

When talking about ethics in consumer situations the question is whether certain activities of buyers or would-be buyers are seen as right or wrong (Fullerton, Kerch and Dodge, 1996). Vitell (2003: 33) pointed out that “all aspects of consumer behaviour (e.g. the acquisition, use and disposition of goods) have an integral ethical component”. Ethical consumers are the ones that include political, religious, spiritual, environmental, social and other motives in their buying decision making (Belk, Devinney and Eckhardt, 2005). They feel responsible towards society and express their feelings and moral judgments through purchasing behaviour (De Pelsmacker, Driesen and Rayp, 2005; Smith, 1996). Consequently ethical consumer choice involves purchasing from companies whose offerings, products as well as services, meet consumers' ethical criteria or avoiding companies that fail to meet these criteria (Belk, Devinney and Eckhardt, 2005; Auger, Devinney and Louvierre, 2007). There seem to be four distinct forms of ethical consumer behaviour (Brinkmann, 2004): (1) Positive buying is favouring ethical products (fair trade, organic or cruelty free); (2) Negative buying means avoiding products you disapprove of (battery eggs or polluting cars); (3) Company-based purchasing targets business as a whole (boycotting Nestle or supporting The Body Shop); (4) The fully screened approach is a combination of all three and means looking at all the companies and products together and evaluating which of the brands is the most ethical.

The field of ethical consumerism is evidently quite broad and includes a diverse range of ethical behaviours. Ethical concerns can be environmental (environmentally friendly products, legally logged wood, animal well-being), humane (products free from child labour, fair trade products), religious (boycotting anti-Christ bands) or personal (giving money to charity) (Cooper-

Martin and Holbrook, 1993). These benefits can emerge close to home or in another part of the world. Consumers can buy products because of their positive characteristics (fair trade products) or boycott products because of their negative characteristics (products made in sweatshops) (Cooper-Martin and Holbrook, 1993; Cowe and Williams, 2000). A comprehensive list of ethical consumer behaviour was presented in The Ethical Consumerism Report 2003 (Williams, Doane and Howard, 2003) which included: buying in local shops and health food shops, fair-trade, products not tested on animals, vegan and vegetarian products, organic produce, non-genetically altered food, green household goods, responsible tourism, green housing spend, re-use and recycling, ethical boycotts, public transport, ethical banking and investment.

Studies that have investigated ethical consumption have addressed a range of different topics such as fair trade consumption (Loureiro and Lotade, 2005), environmental concerns (Abdul-Muhmin, 2007; Diamantopoulos, Schlegelmilch, Sinkovics and Bohlen, 2003; Fraj and Martinez, 2006; Kinnear, Taylor and Ahmed, 1974; Mainieri, Barnett, Valdero, Unipan and Oskamp, 1997; Shamdasani, Chon-Lin and Richmond, 1993; Straughan and Roberts, 1999; Weigel, 1977), animal welfare (Harper and Makatouni, 2002; McEachern, Schroder, Willock, Whitelock and Mason, 2007), organic food consumption (McEachern and McClean, 2002), impact of corporate social responsibility (Auger, Devinney and Louvierre, 2007; Maignan, 2001; Uusitalo and Oksanen, 2004), voluntary simplicity (McDonald, Oates, Young and Hwang, 2006; Shaw and Newholm, 2002) and charitable giving (Sargeant, West and Ford, 2004; Strahilevitz and Myers, 1998; Ranganathan and Hanley, 2008). Recent studies in Slovenia that are related to ethical consumerism have focused on the role of corporate social responsibility in consumer expectations (Golob, Lah and Jancic, 2008) and in their willingness to pay for goods or services (Sichtmann, Geigenmüller and Zabkar, 2010). Other authors embraced the “green” trend and studied willingness to pay for green electricity (Zorič and Hrvatin, 2009). Also, under the umbrella of ethical consumerism we can find Bajde’s study (2006) on donation to charity. While the field of ethical consumerism is obviously very broad, the common idea is that consumers have a chance to do good in different consumption situations. Auger, Devinney and Eckhardt (2007:208) explain that the breadth of ethical issues “has wide-ranging implications for managers and can affect strategic decisions

firms are making – from entering and selling into foreign markets to outsourcing work to specific countries”. Understanding what influences consumers’ ethical decisions is therefore important for companies as well as policy makers who strive to encourage consumer ethical behaviour.

3. ETHICAL DECISION MAKING

When speaking of ethical decision making the central issue of this process is the moral¹ dilemma. According to Marks and Mayo (1991: 720): “A moral dilemma occurs when (a) at least two actions form a conflict, that is, when one action may harm (conflict with) the actions, interests, values of others (or one’s self), and (b) the negative (unintended) consequences of one action are logically implied in positive (intended) consequences of the other action, and vice versa”. Jones (1991) defined an ethical decision as both legal and morally acceptable to the larger community. Conversely, an unethical decision is either illegal or morally unacceptable to the larger community. Following this logic, consumers face different ethical dilemmas in their decision making process: whether to recycle or put all garbage in one pile, buy fair trade products or “regular” products, boycott companies that test products on animals or buy their products, use public or private transport and so forth.

Consumer ethical decision making has been studied by many researchers from different fields. When ethical issues are involved, consumers may have to put much more effort in their decision making (Shaw and Shiu, 2003). Various models were developed on the basis of the Theory of planned behaviour/Theory of reasoned action (TPB/TRA) for explaining ethical decision making in general (Shaw and Shiu, 2003), buying fair trade products (Chatzidakis, Hibbert and Smith, 2007), ecological behaviour (Kaiser, Wölfling and Fuhrer, 1999; Kalafatis, Pollard, East and Tsogas, 1999), organic food purchasing (Tarkiainen and Sundqvist, 2005) and charitable giving (Smith and McSweeney, 2007). Another well established

¹ In this paper, the terms moral and ethical are regarded as equivalent. Some authors make a distinction between morality and ethics – morality represents the accepted rules and principles in the society, while ethics is the study of morality. Other authors use the terms interchangeably (Fisher, 2004: 397-398). Although I am aware that differences between ethics and morality, especially emphasized in the philosophic literature, are important in certain situations, I will use the terms as synonyms since this is the only way I can follow the established terminology in the areas of business and consumer ethics.

model is Hunt and Vitell's (1986) General model of marketing ethics which has been applied to the ethical/green consumption setting by Chan, Wong and Leung (2008). Other models representing different types of ethical buying behaviour are the means-end chains analysis by De Ferran and Grunert (2007) and a model for fair trade buying behaviour by De Pelsmacker and Janssens (2007).

The development of various ethical decision making models raised some important issues. Originally the TRA/TPB structure primarily focused on consumer decision making in general therefore the ethical viewpoint was explicitly introduced only through individual ethical components, such as ethical obligation (Ozcaglar-Toulouse, Shaw and Shiu, 2006; Shaw and Shiu, 2003; Shaw, Shiu and Clarke, 2000) or moral norms (Smith and McSweeney, 2007). Even when the theory was modified to suit the ethical context it has still proven to be inferior in explaining behavioural intentions (Ozcaglar-Toulouse, Shaw and Shiu, 2006; Shaw and Shiu, 2003; Shaw, Shiu and Clarke, 2000). Secondly, studies that focused on social or ethical issues in consumer purchasing reported the existence of an attitude-behaviour gap (Auger and Devinney, 2007; Boulstridge and Carrigan, 2000; Carrigan and Attala, 2001) which needs to be further investigated. Thirdly, none of the existing models take into account the characteristics of the ethical issue which have been identified as a significant factor in ethical decision making of managers (Morris and MacDonald, 1995; Singer, 1996). Loe, Ferrell and Mansfield (2000) pointed out that the most comprehensive model of ethical decision making is Jones's issue-contingent model because in contrast to other models, it includes issue characteristics in the form of moral intensity.

Jones (1991) developed his issue-contingent model to analyze ethical decision making of individuals in organizations. That being said, Marks and Mayo (1991: 721) explained that "it seems possible that managers and consumers may resolve ethical dilemmas using similar processes". Jones's issue-contingent model has been applied to other areas, including consumer piracy (Chiou, Huang and Lee, 2005; Tan, 2002), however it has not been used in the context of ethical consumption. The model is based on Rest's four stages of ethical decision making: recognizing moral issue, making moral judgments, establishing moral intent and engaging in moral behaviour (Jones, 1991). Central to the issue-contingent model is the

moral intensity construct, which influences all four stages of ethical decision making. Moral intensity represents the characteristics of the moral issue at hand and has been examined in a number of studies which have supported the issue contingency nature of ethical decision making (Tan, 2002). There are many reasons why it seems sensible to use Jones's issue-contingent model in the context of consumer ethical decision making. As previous studies showed, other models of ethical decision making were successfully transferred from a business setting to a consumer setting. In addition, Jones's model is the only model that includes the influence of issue characteristics on the ethical decision making process, which is why it has been well-received in business ethics research.

The issue-contingent model can be used in the ethical consumer framework; however, it has to be modified to suit the consumer context. In order to begin the ethical decision making process, the consumer must first recognize the ethical issue. This means the consumer understands that his decision has an effect on others and that he has control over the decision. If the consumer does not recognize that recycling or buying fair trade products is an ethical issue, he will use other schemes, like economic rationality (Jones, 1991) or standard cognitive decision processing (Christensen, 2008), in his decision making process. Following the recognition of the ethical issue is ethical judgment. Jones presumes people make ethical judgments based on Kohlberg's model of moral development. At this stage the consumer determines whether recycling or buying fair trade products is a good thing to do. After this stage he may or may not establish ethical intent. If the consumer acts on his ethical intentions, he engages in ethical behaviour.

4. FACTORS OF ETHICAL DECISION MAKING

O'Fallon and Butterfield (2005) emphasized the need to strengthen the knowledge on ethical decision making and suggested developing Rest's four stages of ethical decision making, considering additional individual, situational and issue-related factors as well as adding potential moderators. Many authors think that the characteristics of the ethical issue are an under-researched concept (Loe, Ferrell and Mansfield, 2000; O'Fallon and Butterfield, 2005) which is a good starting point for future research. Based on the findings of previous studies consumer

characteristics also need to be taken into account (Vitell, 2003). Because of the gaps that are present in the ethical decision making process Vitell (2003) suggests investigating the role of techniques of neutralization in more depth.

4.1 MORAL INTENSITY

Characteristics of an ethical issue are collectively called moral intensity (Jones, 1991). The construct varies from one issue to another and influences the whole process of ethical decision making (Tan, 2002). Moral intensity has been extensively used in managerial studies, while in consumer studies it has only been applied to ethically questionable consumer behaviour, such as music piracy (Chiou, Huang and Lee, 2005) and software piracy (Tan, 2002). However, since moral intensity represents the issue characteristics, it can be used not only in unethical, but also ethical consumer settings. When analyzing different ethical issues I propose that moral intensity may have a central role in explaining consumer ethical decision making. How people perceive ethical issues largely depends on the intensity of the issue. This could explain why certain issues are closer to people's hearts than others. According to a corporate social responsibility study by Auger, Devinney and Louvierre (2004) the top ranked social issues for consumers from six different countries were: human rights, animal welfare and safe working conditions. If these issues were analyzed through the prism of moral intensity, this could explain why they were at the top, while recyclable package was at the bottom of the list across the board.

According to Jones (1991) moral intensity is constructed of six dimensions, which will be presented in the context of ethical consumption: Magnitude of consequences is "the sum of harms or benefits done to victims or beneficiaries of the moral act in question" (Jones, 1991: 374). An action that produces greater benefits would be seen as more morally intense than an action with smaller benefits. If consumers believe their actions will have great benefits for others, these benefits will have greater impact on the ethical decision making process than small benefits. For example, consumers that feel their boycotts will actually change big business behaviour for the better will more frequently engage in consumer boycotts.

Social consensus is "the degree of social agreement that the proposed act is evil (or good)" (Jones, 1991: 375). If we apply this definition

to consumer ethical decision making, social consensus would represent the degree of social agreement that certain consumer behaviour is good. The higher the degree of social agreement the more it will influence consumer ethical decision making. For example, in a society where people agree that recycling is good, people will more frequently engage in such behaviour. Probability of effect is defined as "the probability that the act in question will actually take place and that the act in question will actually cause the harm (benefit) predicted" (Jones, 1991: 375). The question is how likely it is that the consumer behaviour will occur and when it does occur will it actually benefit anyone. If the consumer believes there is a large chance his behaviour will benefit others, it is more likely he will engage in such behaviour. For instance, consumers will more likely start buying fair trade products if there is a large chance that their purchase behaviour will benefit the local producers of these products. Temporal immediacy is "the length of time between the present and the onset of consequences of the moral act in question" (Jones, 1991: 376). If the benefits of a consumer act incur in the near future, it is more likely they will trigger the ethical decision making process. Consumers will want to see the benefits sooner rather than later and this will influence their decision whether to act ethically. For example, consumers will more frequently give donations to charity, if they feel their contributions will immediately benefit the people in need. Proximity is "the feeling of nearness (social, cultural, psychological and physical) that the moral agent has for victims (or beneficiaries) of the evil (or beneficial) act in question" (Jones, 1991:376). Consumers often care more about people that are closer to them (socially, culturally, psychologically and physically) than they do for people who are far away. Therefore, consumers will rather use public transport if they feel that people that are closer to them (like their community) will benefit more compared to people who are far away.

Concentration of effects is "an inverse function of the number of people affected by an act of given magnitude" (Jones, 1991:377). From a consumer perspective there is a difference in concentration of effect if the act in question will benefit a small number of people or a large number of people. It can be assumed that consumers will more likely engage in ethical behaviour if it benefits a large rather than a small number of people. If consumers think being responsible tourists will benefit a large number of people, they will more frequently adopt this behaviour.

4.2 INDIVIDUAL FACTORS

In the issue-contingent model organisational factors influence the ethical decision making process of individual's in organisations. For the consumer setting these factors are not applicable, so they should be replaced by individual factors based on the findings of previous research. Different studies have confirmed that demographic and psychographic factors show signs of significant influence on consumer ethical decisions.

4.2.1 Demographic factors

Previous research that tried to describe ethical consumers mainly focused on their demographic characteristics. The influence of demographic characteristics on consumer ethical decisions is relatively complex. Many studies included the influence of gender and showed that there are more female ethical consumers than male for various situations: green buying (Mainieri et al., 1997), buying organic products (McEachern and McClean, 2002) or buying fair trade products (Loureiro and Lotade, 2005). Studies regarding the influence of age on consumer ethical decisions reported mixed results. Some proved older consumers have a stronger sense of moral responsibility which influences their ethical purchase behaviour (Carrigan, Szmigin and Wright, 2004), other studies confirmed exactly the opposite (McEachern and McClean, 2002). In regards to income levels, ethical consumers are more likely to be better off (Cailleba and Casteran, 2009; Loureiro and Lotade, 2005). Based on these studies it seems reasonable to include demographic factors in the consumer ethical decision making model.

4.2.2 Psychographic factors

Personality traits are psychographic factors which were most commonly used by researchers to explain consumer ethical behaviour. In the light of the study by Rallapalli, Vitell, Wiebe and Barnes (1991) it seems consumer ethical beliefs have important foundations in individual personality traits. Ethical consumers have a need for social desirability and a problem solving coping style which influences their attitudes and behaviour when dealing with an ethical dilemma. Altruism may also be an important moderator of this type of decision making. A study of consumers concerned for the environment showed altruism is a significant predictor of ecologically conscious consumer behaviour (Straughan and Roberts, 1999). Basil and Weber (2006) also tested the

influence of personality traits on consumers' perceptions of corporate social responsibility and reported that concern for others, as well as concern for appearances motivate people to purchase products from CSR companies. According to these studies certain personality traits may be a key factor in explaining consumer ethical decision making.

4.3 TECHNIQUES OF NEUTRALIZATION

In ethical contexts people sometimes do not behave in accordance with their beliefs and attitudes, so they have to justify their behaviour. When this happens, consumers utilize the cognitive process of neutralization to deal with feelings of guilt or dissonance (Chatzidakis, Hibbert and Smith, 2006). The need to rationalize can be connected to different types of behaviour, either ethical or unethical, where personal ethical concerns are neglected (Chatzidakis, Hibbert and Smith, 2006; Chatzidakis, Hibbert and Smith, 2007). The techniques of neutralization may be used as a framework to recognize and explain how individuals tone down or eliminate the effect their inappropriate behaviour has on their self-concept and social relationships. When considering consumer behaviour the techniques of neutralization offer a tool to understand how consumers develop and utilize arguments to excuse their unethical behaviour in the light of self and social criticism (Vitell and Grove, 1987). In order to explain the techniques of neutralization in the ethical context, some changes have to be introduced. In unethical contexts, consumers have to justify their unethical behaviour, whereas in ethical contexts they have to justify not engaging in ethical behaviour. The five techniques of neutralization will be explained in the following: Denial of responsibility – people do not feel responsible for their actions as factors beyond their control are operating (Vitell and Grove, 1987). When analyzing denial of responsibility in consumption situations, ignorance and inability were very important rationalizations for unethical behaviour (Chatzidakis, Hibbert, Mittusis and Smith, 2004). People that do not engage in ethical activities may justify their inactivity with lack of options (unavailable fair trade products) or lack of information (not enough promotion of fair trade products). Denial of injury (or benefit) – people argue their misconduct is not really serious, since it did not harm anyone (Vitell and Grove, 1987). Reversing the picture for the ethical consumption setting this technique could be labelled denial of benefit. The consumer may justify not behaving ethically

by saying that his ethical behaviour does not benefit anyone.

Denial of victim (or beneficiary) – people that misbehave are not to be blamed, since the violated party deserved what happened. Denial of victim means that the person feels the behaviour is justified because the victim deserved what he got (Vitell and Grove, 1987). From the ethical consumer perspective an alternate version of this technique could be labelled denial of beneficiary. Consumers may feel that the beneficiary does not deserve any benefits (for example fair trade prices or charitable donations), which is why they do not engage in ethical behaviour.

Condemning the condemners – people deflect the accusations of misbehaviour by arguing that those who condemn engage in similar activities (Vitell and Grove, 1987). The person shifts the focus of the negative act to the behaviours and motives of those who disapprove, saying that everybody is doing it and arguing why only a few are punished (Zamoon and Curley, 2008). People not engaging in ethical activities may utilize this technique in reverse by saying that nobody is doing any good, so why should they.

Appeal to higher loyalties – people argue that their norm-violating behaviour is acceptable because it is the result of an attempt to actualize a high order ideal or value. Although a person accepts the norms and regulations of the society, in specific situations he feels a greater loyalty to the norms and values of a specific subgroup (Vitell and Grove, 1987). Even in ethical contexts consumers may find other values more important than ethical behaviour. They may value convenience, pleasure and experience more than the ethical components of consumption.

Techniques of neutralization can help us understand the gaps that may be present in consumer ethical decision making. Consumers use techniques of neutralization as justifications for not behaving ethically. Which techniques people use to rationalize their behaviour may largely depend on the ethical context. In a study of fair trade consumption the authors reported that appeal to higher loyalties, denial of responsibility and denial of injury were the most widely employed techniques of neutralization (Chatzidakis, Hibbert and Smith, 2007). In another ethical context other techniques may be put forward. Following Chatzidakis, Hibbert and Smith (2006) I propose that techniques of neutralization will have a moderating role in consumer ethical decision making. Consumers that recognize an ethical issue may find a less ethical option more acceptable because they use neutralization techniques. Even when a consumer

is in favour of an ethically superior choice when he makes an ethical judgment, the neutralization techniques will either increase the likelihood of forming inconsistent ethical intentions or reduce the likelihood of experiencing guilt. Finally, although the consumer intends to pursue the ethically superior choice, the neutralization techniques will increase the likelihood that the consumer will take advantage of situational constraints or opportunities that will prevent him from acting ethically. In this situation it is also possible the neutralization techniques will reduce the likelihood that an individual will experience guilt or dissonance when acting unethically (Chatzidakis, Hibbert and Smith, 2006).

5. DEVELOPMENT OF THE CONCEPTUAL MODEL

Based on Jones's issue-contingent model and studies linked to ethical consumers a model of ethical decision making has been developed (see Figure 1). Following suggestions to further investigate the role of demographic and psychographic determinants of ethical judgments and to expand the knowledge of techniques of neutralization (O'Fallon and Butterfield, 2005; Vitell, 2003) a modified version of the issue-contingent model has been presented. Jones's issue-contingent model can be universally applied to different settings and individuals faced with ethical dilemmas. I propose that the whole process is influenced by three key dimensions: (1) moral intensity, (2) individual factors and (3) techniques of neutralization.

The model modification includes four key points: (1) adapting the model to the consumer setting; (2) using the model for explaining ethical behaviour, given that it has been previously used only for unethical settings; (3) omitting organisational factors and adding individual factors, which is in line with suggestions by Vitell (2003); (4) including techniques of neutralization that may explain the gaps in the process.

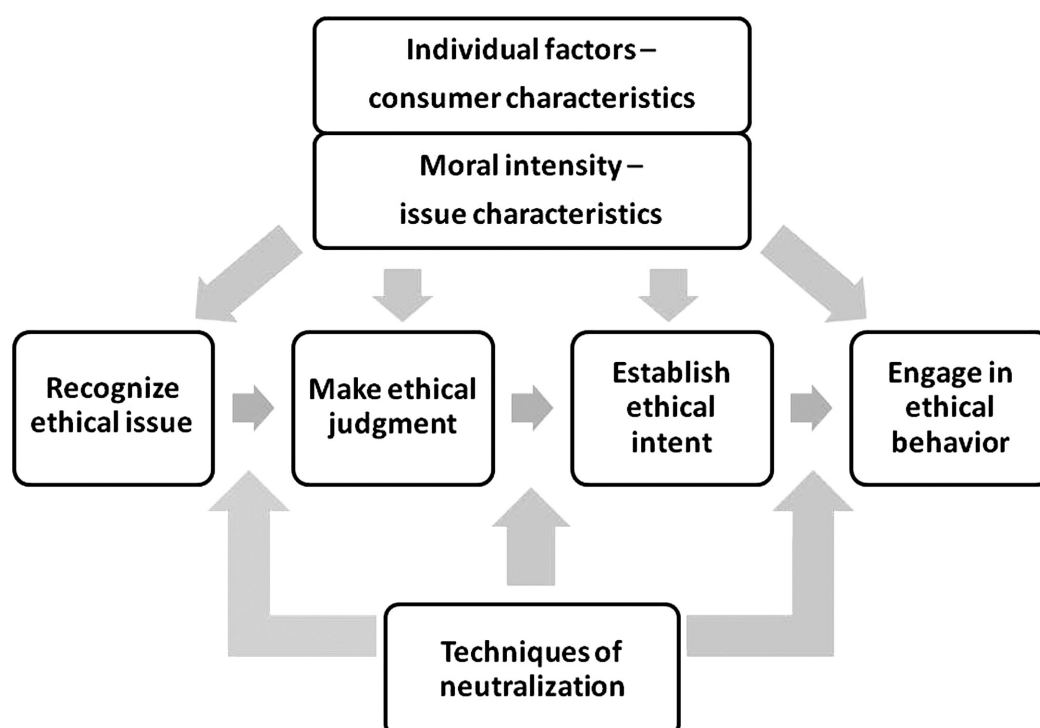
In their synthetic models Jones (1991) and Ferrell, Gresham and Fraedrich (1989) demonstrated that Rest's framework of ethical decision making is present also in other models (Bommer, Gratto, Gravander and Tuttle; 1987, Ferrell and Gresham, 1985; Hunt and Vitell, 1986; Trevino, 1986). These findings suggest that Rest's sequence of steps - recognition, judgment, intention and behaviour - is universal. Previous studies examined the relationships between individual steps, however Rest's framework has yet to be tested empirically

in its entirety (O'Fallon and Butterfield, 2005). The link between ethical recognition and ethical judgment has received the least attention in ethical decision making literature (O'Fallon and Butterfield, 2005). Based on previous studies (Carlson, Kacmar and Wadsworth, 2002; Singhapakdi, Rao and Vitell, 1996) I propose that ethical recognition positively influences ethical judgment. Consumers facing an ethical dilemma must first recognize it as such and then make an ethical judgment regarding this issue. Consumers that recognize recycling as an ethical issue will more likely evaluate it as being highly ethical. The positive influence of ethical judgment on ethical intentions has been confirmed in studies that examined managers (Bass, Barnett and Brown, 1999; Cherry, 2006; Vitell et al., 2003), as well as consumers (Chiou, Huang and Lee, 2005). Based on these studies I propose consumers form ethical intentions based on their ethical judgments. Consumers that judge recycling as highly ethical behaviour, will more likely intend to recycle. The link between intentions and behaviour was predicted in the Theory of planned behaviour and confirmed in studies of ecological behaviour (Kaiser, Wolfing and Fuhrer, 1999). Accordingly, I propose ethical intention positively influences ethical behaviour. Consumers that intend to recycle will more likely actually engage in this behaviour.

The whole ethical decision making process largely depends on the characteristics of the ethical issue (moral intensity) and consumer characteristics (individual factors). The influence of moral intensity on the ethical decision making process will depend on whether the issue is of high or low moral intensity. Issues of high moral intensity will more likely launch the ethical decision making process than issues of low moral intensity. Also, consumer characteristics, i.e. demographic as well as psychographic, will influence the ethical decision making process. Findings from previous studies suggest that females differ in their ethical decision making process from males (Loureiro and Lotade, 2005). After reviewing the literature (Carrigan, Szmigin and Wright, 2004; Straughan and Roberts, 1999; Weigel, 1977) I propose that other demographic factors, such as age, education and income will have a positive effect on consumer ethical decision making. Furthermore, altruism will positively influence consumer ethical decision making.

According to Baron and Kenny (1986) a moderator is "a variable that affects the direction and/or strength of the relation between an independent or predictor variable and a dependent or predictor variable". The gaps in the ethical decision making process may

Figure 1: Consumer ethical decision making model



be explained by techniques of neutralization, which has also been suggested by Chatzidakis, Hibbert and Smith (2007). The techniques of neutralization have a moderating role in the process and help us understand how consumers justify their unethical decisions, intentions or behaviour. The higher is the level of techniques of neutralization, the weaker is the relationship between individual steps in the process.

6. CONCLUSION

More and more research in recent years has been devoted to analyzing ethical decision making of managers, but the consumer side has been neglected. Nevertheless we can see that the models that were developed for the business context can be applied to consumer situations and help better understand consumer decision making. The purpose of this paper was to provide a tool that can be applied to different scenarios where consumers are faced with ethical dilemmas. The proposed issue-contingent model can be applied to different situations of ethical consumer decision making, such as ecological behaviour, fair trade and organic buying behaviour, responsible tourism, consumer boycotts and others.

While the issue-contingent model may lack the detailed insight into ethical judgments of Hunt and Vitell's General model of marketing ethics, it provides solutions for some of the issues that emerged in ethical consumerism literature. The model is not exhaustive, since the question remains what happens when an individual fails to recognize the moral issue at hand (Jones, 1991), but it can present a conceptual base for further exploration. Future research should focus on testing the model in its entirety, since previous studies have failed to do so. Scales should be developed and adapted to suit the ethical consumer setting, as certain constructs, such as moral intensity and techniques of neutralization, have previously only been applied to ethically questionable behaviour.

Applying the model to a cross-cultural setting can also bring new insights into the area of consumer ethical decision making. Moral intensity of a particular issue differs across cultures, which would have to be considered when testing the model in different cultural contexts. Moreover, some issues that were highlighted as ethical dilemmas in the USA and European countries may not even be ethical dilemmas elsewhere. Identifying relevant ethical issues in different cultural contexts is crucial in conducting future

research. Ethical consumer decisions may have a positive effect on the community, the environment and the society as a whole, due to which the knowledge and understanding of these decisions is so much more important.

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DRUŽBENA ODGOVORNOST KOT SESTAVINA UGLEDA PODJETJA: KAKO POMEMBNA JE ZA SLOVENSKO JAVNOST?

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Povzetek: Prispevek povezuje dva koncepta – družbeno odgovornost in ugled podjetij na teoretski in empirični ravni. Ugotavlja, da gre za neločljivo povezana konstrukta, ki se oblikujeta pod vplivom institucionalnega okolja in drugih dejavnikov. S pomočjo podatkov raziskave Ugled za obdobje 2006-2009 prispevek v empiričnem delu preiskuje pomen, ki ga ima družbeno odgovornost kot komponenta ugleda v slovenski splošni javnosti in kako se pomen sčasoma spreminja. Hkrati preverja tudi odnos med družbeno odgovornostjo in celotno oceno ugleda pri podjetjih z lestvice uglednih podjetij v Sloveniji. Rezultati kažejo, da pomen družbene odgovornosti v očeh posameznikov narašča. Prav tako razkrivajo pozitivno povezavo med družbeno odgovornostjo in ugledom nasploh, pri najvišje uvrščenih podjetjih rezultati niso povsem enoznačni, vsekakor pa kažejo na to, da so najuglednejša podjetja zaznana tudi kot nadpovprečno družbeno odgovorna.

Ključne besede: ugled podjetja, družbeno odgovornost, korporativno komuniciranje, raziskava Ugled

CORPORATE SOCIAL RESPONSIBILITY AS A DIMENSION OF REPUTATION: HOW IMPORTANT IS IT FOR SLOVENIAN PUBLIC?

Abstract: This paper examines the link between two concepts – corporate social responsibility and corporate reputation both on theoretical and empirical level. It suggests that corporate social responsibility and reputation are two closely related concepts strongly influenced by institutional environment and other factors.

Although many definitions of corporate reputation can be found in the literature, all say that reputation represents some sort of a compass for managerial decisions. It is a multi-dimensional concept and can be studied from several different angles. However, there is a widespread agreement in the literature on two basic attributes that define reputation: it has a strategic value as an intangible asset of a company and it is linked with the legitimacy and the purpose of the company. Corporate reputation is often mentioned together with corporate social responsibility. In fact, most authors would argue that corporate social responsibility can be perceived as an important reputational component, a

reputational insurance, and hence a starting point to consider all possible risks in reputation management. Issues relating to corporate social responsibility define attributes by which corporate reputation can be assessed. It has been argued that engaging in a socially responsible activity affects not only purchase motives of consumers but also evaluations of the company and consequently, its reputation. Thus, the right question for the company is not whether to be socially responsible at all, but how best to integrate responsible practices in its daily activities, how to manage them and how to communicate with different stakeholders.

Although there is a rather strong explicit theoretical link between reputation and corporate social responsibility, research articles examining it are rather rare. Hence, the need to investigate this link is well established. Most of the articles examining the connection are based on descriptive and interpretative research. Predominately they use qualitative data to examine the two concepts or are based on secondary data used for different reputational rankings such as Fortune ranking or Reputation Quotient. Overall, the research papers suggest a positive connection between both concepts, but it seems not to be equally strong in all situations. In its empirical part, this paper aims to examine the relation between corporate social responsibility and corporate reputation among Slovenian public. This is a first attempt to examine such a link based on Slovenian reputational data. Hence, the results of this study, although mainly descriptive, can be a valuable starting point for Slovenian marketing and corporate communications practice. The research is based on the secondary data derived from Ugled research study (2006-2009). It investigates how important is corporate social responsibility for Slovenian public as a reputational dimension and how its importance changes in time. It also examines the link between corporate social responsibility and the overall corporate reputation estimation based on the rankings of the most reputable Slovenian companies. The results show that the importance of corporate social responsibility has increased in the studied period. They also point to the positive relation between corporate social responsibility and corporate reputation. Although the results show some differences regarding the link between corporate reputation and corporate social responsibility for the most reputable companies, they suggest that the most reputable companies are also the ones that seem to be more responsible compared to the average company in the sample.

These results have some implications for Slovenian companies. Corporate social responsibility is becoming more important among Slovenian consumers. However, the socially responsible dimension of reputation can be a double-edged sword: corporate social responsibility can quickly be used as a mere reputational tool and can become a legitimacy threat.

Keywords: corporate reputation, corporate social responsibility, corporate communication, 'Ugled' research study

1. UVOD

Zadnja leta se je preučevanje problematike ugleda med praktiki in akademiki znotraj korporativnega marketinga in komuniciranja močno okrepilo. V poslovnem okolju ugled velja za ključno neotipljivo bogastvo podjetja, ki ga pripoznava tudi finančna javnost, ko gre za vrednotenje delnic določenega podjetja. Zaradi globalne poplave različnih medijev in zasičenosti z visokokakovostnimi izdelki in storitvami s podobnimi atributi tudi ni več povsem samoumevno, da bo podjetju uspelo obdržati konkurenčno prednost, zaposlene ali zvestobo svojih porabnikov in pritegniti investitorje. Ugled podjetja za deležnike predstavlja neke vrste kompas, s pomočjo katerega se orientirajo pri svojih odločitvah (Klewes in Wreschniok, 2009).

Ugled podjetja je večdimenzionalen pojem in možno ga je preučevati z različnih vidikov. Pogosto se povezuje z drugimi pojmi, v zadnjem času denimo še posebej z družbeno odgovornostjo (Hillenbrand in Money, 2007). Ta naj bi veljala za eno izmed ključnih sestavin ugleda. Sledenje etičnim in družbeno odgovornim kriterijem pomaga graditi in ohranjati ugled, medtem ko zanemarjanje družbeno odgovorne komponente predstavlja pomembno tveganje za ugled (Fombrun, 2005) in je lahko ovira za vzpostavljanje dobrih odnosov z deležniki, od katerih je odvisna prihodnost vsakega podjetja (Siltaja, 2006). Vprašanja, povezana z družbeno odgovornostjo, določajo attribute, po katerih se vrednoti ugled podjetja (Hillenbrand in Money, 2007). Postala so tako pomembna, da ni več ključno vprašanje ali naj podjetje sploh sledi družbeno odgovornim zavezam, temveč kako naj tem zavezam najbolj sledi (Bertels in Peloza, 2008).

V pričujočem prispevku želimo osvetliti povezavo med družbeno odgovornostjo in ugledom z vidika splošne javnosti, ki največkrat nastopa v vlogi porabnikov, s katerimi podjetje stopa v menjavo, z njimi vzpostavlja odnose in komunicira. V slovenskem prostoru tovrstnih raziskav ni, zato gre naš prispevek razumeti kot prvi kamenček v mozaiku raziskovanja povezanosti med družbeno odgovornostjo in ugledom podjetij. Hkrati so lahko rezultati informativni tudi za slovensko prakso korporativnega marketinga in komuniciranja.

Prispevek je razdeljen na teoretični in empirični del. V prvem napravimo kratek pregled literature o stičiščih ugleda in družbene odgovornosti, v drugem pa skušamo odgovoriti na nekaj

zastavljenih raziskovalnih vprašanj s pomočjo podatkov iz raziskave Ugled slovenskih podjetij v obdobju med leti 2006 in 2009. Prispevek sklenemo s povzetkom in refleksijo ugotovitev ter izhodišči za nadaljnje raziskovanje.

2. UGLED PODJETJA

Enoten pristop k preučevanju ugledu podjetja ne obstaja, niti ni povsem enotne opredelitve tega pojma (Podnar, 2000). Najti je moč različne poglede, ki pojasnjujejo, kaj ugled je, zakaj je pomemben in s čim je povezan (Aula in Mantere, 2008). Aula in Mantere (2008) pripominjata, da govoriti o ugledu pomeni *ocenjevati* – nekdo ali nekaj je slabo, dobro, in *razlikovati* – ugled nekoga ali nekaj razlikuje od drugega, manj ali bolj uglednega. V obeh primerih je ugled »zunaj« omenjanega: je med deležniki, v njihovih interpretacijah in zaznavah, ki jih imajo o podjetju (Smidts, Pruyn in van Riel, 2001). Fombrun (1996: 37) pojmuje ugled kot »celotno oceno, ki jo imajo o podjetju njegovi deležniki. Ugled podjetja predstavlja 'čiste' afektivne ali čustvene reakcije – slab ali dober, šibek ali močan – ki jih oblikujejo porabniki, investitorji, zaposleni in splošna javnost o imenu podjetja«. Ugled temelji na uspešnosti izpolnjevanja pričakovanih deležnikov podjetja (Fombrun in Shanley, 1990). Enotnega kriterija za oceno ugleda ni, ugled je odvisen od množice percepcij in zgodb, ki jih deležniki pripovedujejo o podjetju (Fombrun, 1996). Te so osnovane na signalih, ki jih deležniki dobijo o podjetju, bodisi neposredno s strani podjetja ali prek drugih informacijskih virov, npr. medijev, nevladnih organizacij, zaposlenih v podjetju, borze. Prav tako na oceno ugleda vpliva skladnost med vedenjem podjetja in preferencami deležnikov (Fombrun in Shanley, 1990). To nakazuje, da je pojem ugleda sam po sebi plod družbene konstrukcije (Fombrun in van Riel, 1997; Podnar, 2000).

Kljub heterogenosti, ki je lastna pojmu ugled, obstajata dva dejavnika, glede katerih se večina avtorjev vendarle strinja. Prvič, ugled ima neotipljivo vrednost in je strateški vir za podjetje, in drugič, ugled je povezan z legitimnostjo in namenom, obstojem podjetja (Aula in Mantere, 2008). Aula in Mantere (2008: 29-30) misel razvijata dalje in pravita: »dobra podjetja ustvarjajo dober ugled s pomočjo svojih dejanj, s pomočjo pričakovanj, ki iz njih izhajajo, in z izpolnjevanjem teh pričakovanj ...«. Omenjena avtorja na istem mestu dodajata, da ugled podjetja sloni tako na zmožnostih delovanja podjetja kot na njegovih komunikacijskih

sposobnostih, tako da gre pri upravljanju ugleda v resnici za upravljanje interakcije med dejanskimi aktivnostmi podjetja in percepcijami različnih deležnikov o teh aktivnostih.

Ko govorimo o ugledu kot o strateškemu viru za podjetje in o njegovi oceni s strani različnih deležnikov, se hitro srečamo z idejo o merjenju ugleda. Ocenjevanje ugleda pri deležnikih temelji na različnih dejavnikih, ki jih skušajo avtorji v svojih merskih instrumentih povzeti in se jim približati. Ti dejavniki oziroma kriteriji oblikujejo dimenzije ugleda. V literaturi naletimo na različne načine merjenja tega abstraktnega konstrukta, vendar pa jih je le nekaj, ki jih v praksi pogosteje uporabljajo (Hillenbrand in Money, 2007). Najpopularnejša in komercialno najbolj razširjena sta lestvica revije *Fortune* *Fortune's Most Admired Companies List* (MAC) in *Reputation Quotient* (RQ), ki ga izvaja agencija Harris Interactive (Fombrun, 1996), malo pa je merskih instrumentov merjenja ugleda, ki bi bili razviti predvsem v akademske namene (Siltäoja, 2006).

Lestvica revije *Fortune* ugled opisuje z značilnostmi, ki jih cenijo zlasti finančni analitiki, vodilni menedžerji in novinarji, ki so tudi glavni ocenjevalci številnih nadsacionalk na lestvici. Ravno zato je ta instrument, sicer priljubljen med praktiki, doživel kar nekaj kritik; preveč se osredotoča le na mnenja menedžerjev in finančnih analitikov, zanemarija pa druge deležnike, ki pomembno soustvarjajo ugled podjetja (Siltäoja, 2006). Lestvico sestavlja osem dimenzij ugleda: inoviranje, finančna stabilnost, uspešnost zaposlenih, izraba virov podjetja, dolgoročna investicijska vrednost, družbena odgovornost, kakovost menedžmenta ter kakovost izdelkov in storitev (Hillenbrand in Money, 2007).

Na kritike lestvice revije *Fortune* odgovarja RQ, ki ugled skuša opisovati skozi perspektivo različnih deležnikov in njihovih pričakovanj (Fombrun, 1996). Ocenjujejo ga deležniške skupine, kot so: splošna javnost, porabniki, zaposleni, dobavitelji, investitorji ipd. Operacionalizacija instrumenta temelji na šestih stebrih ugleda: čustveni apel, izdelki in storitve, vizija in vodenje, delovno okolje, finančno poslovanje in družbena odgovornost, pri čemer se statistično oblikujeta dve dimenziji ugleda: emocionalna in funkcionalna (Hillenbrand in Money, 2007).

Tako kot pri omenjenih dveh, se je tudi pri ostalih manj popularnih modelih družbena odgovornost razvila v enega izmed stebrov, ki podpirajo ugled podjetja (Hillenbrand in Money, 2007;

Siltaoja, 2006). Lewis (2001) opaža, da kriteriji ugleda celo vedno bolj težijo k »preverjanju« odgovornosti podjetja; to namreč reflektira rastoča pričakovanja, ki jih deležniki v zvezi s tem gojijo do podjetij.

3. DRUŽBENA ODGOVORNOST

Podobno kot ugled ima tudi termin družbena odgovornost podjetij v literaturi različne interpretacije (Golob, 2004; Mele, 2008). Kljub temu se avtorji strinjajo, da je najmanjši skupni imenovalec gotovo največkrat citirana Carrollova (1979; 2008) opredelitev, utemeljena na štirih ravneh, ki jih mora pri svojem delovanju upoštevati podjetje: ekonomski, zakonski, etični in filantropski. Razumljeno nekoliko širše, je bistvo družbene odgovornosti povezano z družbenimi in deležniškimi pričakovanji o »primernem« vedenju podjetij oz. poslovnega sveta (Wood, 1991). Družbena odgovornost večidel temelji na dveh pristopih oz. teorijah: deležniški in teoriji legitimnosti (Golob in Bartlett, 2007), pri čemer Jensenova (2001: 143) to utemeljuje z družbenimi normami in vrednotami, ki so »družbeno konstruirane in se institucionalizirajo prek omrežij deležnikov«. Z drugimi besedami to pomeni, da deležniki skupaj ustvarjajo norme za delovanje podjetij in jih ocenjujejo tako, da primerjajo njihovo dejansko delovanje z ustvarjenimi normami (Wood in Jones, 1995). Podjetje mora težiti k zmanjšanju razkoraka med pričakovanji (normami) in lastnim ravnanjem, sicer tvega izgubo legitimnosti.

K temu je treba pripomniti, da družbeno skonstruiran koncept družbene odgovornosti, poleg različnih pojmovanj, pomeni tudi nenehno evolucijo ideje o družbeni odgovornosti, ki se primarno oblikuje pod vplivom institucionalnega okolja, spreminjajočih se gospodarskih razmer in medijske krajine (Campbell, 2007). Medtem ko sta ekonomska in družbena odgovornost v širšem smislu prisotni že ves čas od industrijske revolucije dalje, pa se je okoljska komponenta pričela razvijati precej kasneje in je danes, v gospodarski in ekološki krizi, poleg vprašanja odgovornosti do delavcev, prevladujoča (Vonwil in Wreschniok, 2009).

Družbena konstrukcija »sprejemanja« podjetij in njegovih dejanj ni statična in je povezana s pričakovanji družbe in posameznikov. Ta predstavljajo enega izmed ključnih konceptov znotraj diskurza družbene odgovornosti (Golob, Lah in Jančič, 2008). Carroll in Buchholtz (2000) govorita o t. i. revoluciji rastočih pričakovanj,

kjer se pričakovanja povečujejo tudi zaradi višje kakovosti življenja; pri tem nastaja vrzel med pričakovanji in dejanskimi praksami podjetij. Monsen (1972: 126-127) pripominja, da so pričakovanja družbe tista, ki predstavljajo minimalno raven družbene odgovornosti oziroma družbeno odgovornost opredeljujejo.

V praksi se evolucija ideje o družbeni odgovornosti zrcali v dejstvu, da je družbeno odgovornost nemogoče statično privzemati. Podjetja se morajo zavezati, da bodo s svojimi dejanji ves čas odzivna. Opredelitev, ki jo ponuja nizozemski družbenoekonomski svet, in ki daje smernice za delovanje podjetij na Nizozemskem, poudarja prav ta vidik. Koncept družbene odgovornosti po njihovem mnenju sloni na dveh stebrih. Prvi govori o »čisti« odgovornosti, tj., ustvarjanje vrednosti na ravni ekonomskih, socialnih in okoljskih zavez. Drugi pa se nanaša na odzivnost, ki zaobjema sprejemanje deležniških pričakovanj in zahtev ter zahtevo po transparentnosti delovanja in komuniciranja (Pater in van Lierop, 2006).

Pater in van Lierop (2006) pripominjata, da je pri tem za podjetje najpomembnejše vključevanje deležnikov, ki naj temelji na simbiozi med zunanji zahtevami in pričakovanji na eni strani in značilnostmi podjetja na drugi. Treba je soustvariti skupni referenčni okvir, ki ga je možno doseči s t. i. procesom *ustvarjanja pomenov* (Pater in van Lierop, 2006). Ta je pomemben tudi pri komunikacijskih praksah podjetja. Ni dovolj, da podjetje meri javno mnenje, izvaja raziskave med potrošniki, preverja svoj ugled in svoje aktivnosti, komunikacijske napore pa naknadno prilagaja rezultatom ali pa rezultate »izrablja« za poudarjanje nekaterih svojih družbeno odgovornih praks; ni torej dovolj, da zgolj *posreduje pomene*. Naučiti se jih mora soustvarjati v interakciji z deležniki, s čimer doseže enakovreden dvosmeren komunikacijski proces, ki je zaželen pri komuniciranju družbene odgovornosti (Morsing in Schultz, 2006).

4. UOKVIRJANJE UGLEDA Z DRUŽBENO ODGOVORNOSTJO

V procesih soustvarjanja je moč najti največ stičnih točk med ugledom podjetja in družbeno odgovornostjo, saj je pri obeh ključen element interakcija. Posamezniki ne zaznavajo realnosti kot zbira objektivnih dejstev, ki bi jih pasivno sprejeli, temveč »aktivno ustvarjajo pomene in z njimi umevajo realnost na osnovi kognitivnih

predispozicij, prepričanj in predvidevanj» (Pater in van Lierop, 2006: 344).

Če je zgoraj omenjeno bistveni del, ki ga je treba upoštevati pri ustvarjanju in ohranjanju ugleda, je družbena odgovornost neločljivi del vprašanj, povezanih z ugledom. Družbena odgovornost kot dimenzija vpliva na celotno raven ugleda. Kako v praksi v upravljanje ugleda vplesti vprašanja, ki se nanašajo na družbeno odgovornost, pa je odvisno tudi od deležnikov in ni lahka naloga (Vonwil in Wreschniok, 2009).

S komunikacijskega vidika je potrebna pazljivost zlasti na komunikacijski ravni – družbena odgovornost namreč ne sme postati le orodje, ki ga podjetje uporabi zato, da bi vplivalo na boljši ugled v očeh različnih deležnikov (Golob, 2004). Če splošna javnost ali potrošniki oz. katera izmed drugih skupin deležnikov postane skeptična do resničnega motiva, ki se skriva za družbeno odgovornimi dejanji, bodo ta dejanja neučinkovita oz. bodo imela celo nasprotni učinek (Yoon, Gurhan-Canli in Schwarz, 2006).

Družbena odgovornost je pravzaprav začetna točka, ko podjetje razmišlja o upravljanju tveganj, povezanih z ugledom. Predstavlja osrednji del, s pomočjo katerega si podjetje gradi kapital ugleda. Ta deluje kot točka ustvarjanja novih priložnosti, s katerimi se podjetje razvija in utrjuje svoj položaj na trgu. Lahko pa deluje tudi kot zaščitna mreža v kriznem obdobju (Fombrun, Gardberg in Barnett, 2000).

Družbena dimenzija ugleda ob funkcionalni, ki zadeva objektivni svet uspešnosti in ekspresivni, ki je povezana s privlačnostjo podjetja na čustveni ravni (Eisenegger, 2009), v zadnjem obdobju prihaja v ospredje (Lewis, 2001). Temelji na »družbenem svetu dobrega«, indikatorja ugleda pa sta integriteta in družbena odgovornost. Ključni posredniki, ki pomagajo pri soustvarjanju ugleda, so na tej ravni npr. nevladne organizacije, politična sfera, intelektualci, množični mediji ipd. (Eisenegger, 2009). Kot ugotavljajo Fombrun, Gardberg in Barnett (2000), ima ta dimenzija lahko dve plati, vsekakor pa je povezana z mnogo večjim tveganjem kot denimo funkcionalna ali ekspresivna.

Raziskave, ki bi eksplicitno povezovalе družbeno odgovornost in ugled, so v literaturi redke. Večinoma so pripravljalne (eksplorativne), deskriptivne in interpretativne ter pogosto temeljijo na kvalitativnih podatkih (Hillenbrand in Money, 2007; Siltaoja, 2006) ali pa pri raziskovanju uporabljajo sekundarne podatke,

zbrane z različnimi lestvicami za merjenje ugleda (Brammer in Millington, 2005; Eisenegger, 2009; Fombrun in Shanley, 1990; Luna Sotorrio in Fernandez Sanchez, 2008; Vonwil in Wreschniok, 2009).

S pomočjo podatkov, zbranih z lestvico revije Fortune, so avtorji ugotovili pozitivno povezavo med družbeno odgovornostjo, ugledom in finančno uspešnostjo (Fombrun in Shanley, 1990). Podobno ugotavljata Brammer in Millington (2005), ki sta pod drobnogled vzela ugledna britanska podjetja. Preučevala sta sicer le filantropsko komponento družbene odgovornosti in ugotovila, da imajo podjetja, ki veliko sredstev namenjajo v dobrodelne namene, višji ugled. To se statistično značilno kaže za podjetja v vseh panogah, ki sta jih omenjena avtorja analizirala.

Hillenbrand in Money (2007) sta s pomočjo kvalitativnega raziskovanja zaznav deležnikov in z vsebinsko primerjavo različnih merskih lestvic oz. modelov ugleda ugotavljala, v kolikšni meri se družbena odgovornost povezuje z ugledom in na kakšen način. Iz njunih dognanj izhaja, da družbene odgovornosti ne bi smeli razumeti le kot dejavnik, ki določa ugled in je s tem ločen od ugleda; temveč bi morali družbeno odgovornost in ugled razumeti kot dva koncepta, ki sta močno prepletena. Avtorja ugotavljata tudi, da se skozi deležniško perspektivo tako družbena odgovornost kot ugled izražata v podobnih in prekrivajočih se vedenjih podjetja, poleg tega pa ju deležniki zaznavajo podobno in se njihove zaznave o omenjenih konceptih močno prekrivajo.

Do nekoliko drugačnih ugotovitev sta prišla Vonwil in Wreschniok (2009). S podatki o funkcionalnem in družbenem ugledu najbolj in najmanj uglednih švicarskih podjetij, ki jih vsakoletno zbirajo v okviru nacionalne raziskave o ugledu, zavračata tezo, da je komponenta družbene odgovornosti za celotni ugled res bistvena. Pri prvih treh podjetjih na lestvici namreč funkcionalna dimenzija za povprečno dvajset indeksnih točk presega družbeno. Edina izjema so t. i. kooperativna podjetja, ki so v lasti različnih deležniških skupin. Njihovo upravljanje je demokratično, niso primarno odgovorna delničarjem, temveč stremijo k zadovoljevanju interesov omenjenih skupin. Vonwil in Wreschniok menita, da je družbena odgovornost pri teh podjetjih (že) integralni del poslovanja, kar jim zagotavlja legitimnost.

Eisenegger (2009) v svoji raziskavi o ugledu, ki temelji na medijskem poročanju o podjetjih,

ugotavlja, da ima družbena dimenzija ugleda, ki temelji na družbeni odgovornosti v primerjavi s funkcionalno precej nižje vrednosti, kar pomeni, da so podjetja pri tej dimenziji deležna precej več negativnega poročanja v medijih. Posledično lahko zaključimo, da je kredibilnost te dimenzije še bolj odvisna od dejanj in še manj od besed in da je »uporaba« družbene odgovornosti kot orodja za povečanje ugleda za tista podjetja, ki to želijo doseči, prepovedana (Eisenegger, 2009).

Čeprav je v pregledu literature, ki smo ga opravili, veliko govora o pomenu, ki naj bi ga družbena odgovornost podjetja imela za ugled (npr. Fombrun, Gardberg in Barnett, 2000; Hillenbrand in Money, 2007), pa rezultati redkih raziskav na to temo nikakor niso enoznačni.

5. PREDSTAVITEV EMPIRIČNIH REZULTATOV ŠTUDIJE UGLED 2006-2009

5.1 RAZISKOVALNA VPRAŠANJA

Naša raziskovalna vprašanja izhajajo iz pripravljalne in opisne raziskovalne metode, ki temelji na sekundarnem viru podatkov in skuša razkriti zgolj nekatere osnovne povezanosti med obravnavanima konceptoma in njun pomen za deležnike. S tem želimo dodati še en deskriptivni vpogled v povezanost obeh konceptov v praksi in osvetliti pomen družbene odgovornosti za ugled med slovenskimi anketiranci.

Pojem družbene odgovornosti je vse večkrat omenjan v medijih; s problematiko odgovornosti v poslovnem svetu se ukvarjajo institucije EU in številne nevladne organizacije ter združenja. Prav tako o lastnih družbeno odgovornih praksah poročajo podjetja prek različnih kanalov komuniciranja (Golob in Valentinčič, 2008). Družbena odgovornost je postala del javne sfere (Jensen, 2001). Hkrati raziskovalci ugotavljajo, da je med posamezniki v EU zaznati odmik od materialistične usmeritve (npr. Rus in Toš, 2005). Rus in Toš ugotavljata, da so po raziskavah Slovenskega javnega mnenja altruistične vrednote v primerjavi z egoističnimi statistično značilno bolj izražene, kar potrjuje tezo o prehodu iz materialističnih v postmaterialistične vrednotne orientacije v slovenski družbi. Vrednote se izražajo tudi v pričakovanjih in stališčih do vprašanj kot je družbena odgovornost, zato nas zanima:

RV1: Kako se pomen dimenzije družbene odgovornosti pri splošni javnosti spreminja v preučevanem obdobju?

RV2: Kateri viri informacij o podjetjih so splošni javnosti najpomembnejši in kako se njihov pomen spreminja v preučevanem obdobju?

Na podlagi v literaturi izpostavljene teze o neposredni povezanosti med družbeno odgovornostjo in ugledom podjetij (npr. Fombrun, Gardberg in Barnett, 2000; Hillenbrand in Money, 2007) nas zanima tudi:

RV3: Kakšen je odnos med dimenzijo družbene odgovornosti in celotno oceno ugleda v preučevanem obdobju?

RV4: Katera izmed podjetij, ki so bila vsako leto v preučevanem obdobju uvrščena med deset najuglednejših, imajo najbolj izraženo družbeno odgovorno komponento?

5.2 METODOLOGIJA RAZISKAVE UGLED IN OPIS VZORCA

Raziskava Ugled je kontinuirana kvantitativna raziskava, ki vsebuje podatke o poznanosti in ugledu izbranih pomembnejših podjetij v Sloveniji in od leta 1999 poteka po nespremenjeni metodologiji. Anketiranje poteka s pomočjo telefonsko podprte metode CATI, z oblikovanim računalniškim programom, ki daje podporo hevristični metodi izbire podjetij za vsakega respondenta. Končna lestvica obsega 108 ocenjevanih podjetij.

Od leta 2006 je v raziskavo dodano tudi vprašanje o družbeni odgovornosti, in sicer ga respondenti ocenjujejo glede na pomen, ki ga ima kot sestavina ugleda, hkrati pa po njem ocenjujejo tudi izbrana podjetja na lestvici. Poleg družbene odgovornosti so kot kriteriji oz. dejavniki oblikovanja ugleda v raziskavo vključeni še: kakovost ponudbe, inovativnost ponudbe, privlačnost ponudbe, jasna vizija in uspešnost vodenja, finančna uspešnost in skrb za zaposlene kot notranja dimenzija družbene odgovornosti. Po izboru dejavnikov model raziskave kombinira dejavnike iz obeh najbolj znanih komercialnih raziskav (lestvice revije Fortune in lestvice RQ, glej poglavje 2). Ostala vprašanja v raziskavi se nanašajo na poznanost podjetij, pomen virov informacij o podjetju, oceno ugleda, investiranje v podjetje in demografske kazalce.

Celotni vzorec anketirancev je razdeljen v dve osnovni skupini deležnikov. Prvo predstavljajo poslovneži oz. predstavniki poslovne javnosti, drugo pa obstoječi in potencialni porabniki

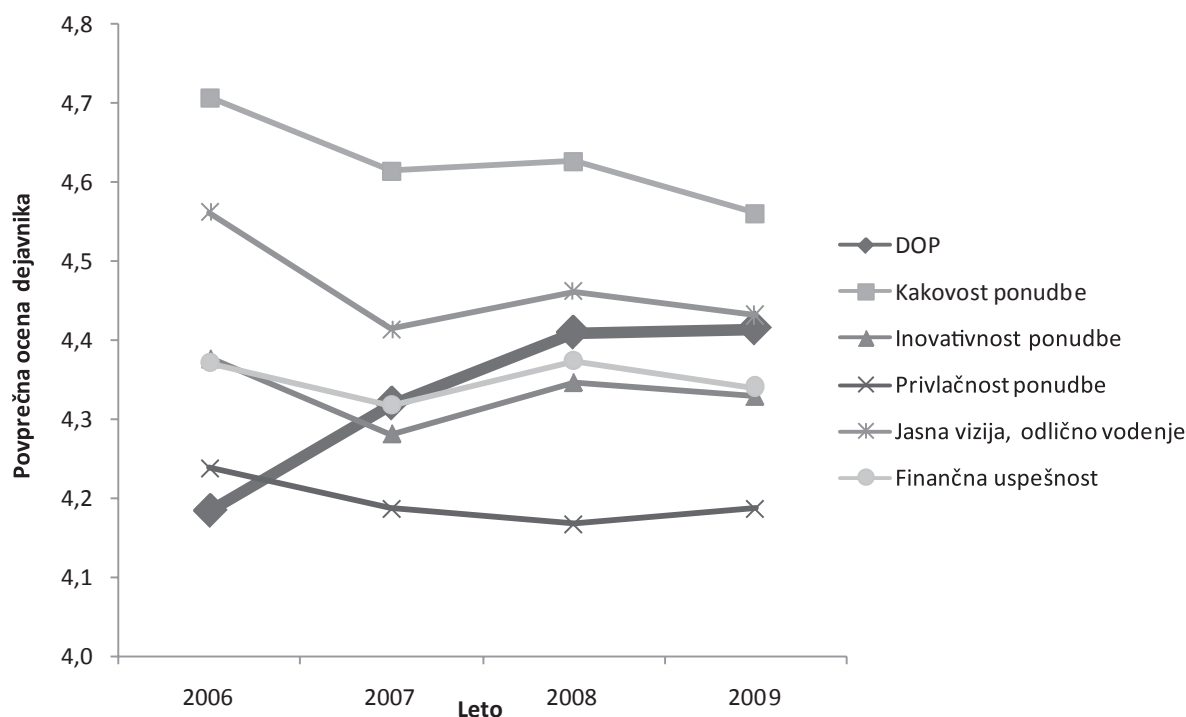
izdelkov oziroma storitev proučevanih podjetij ali njihovi zaposleni. Druga skupina je v raziskavi opredeljena kot splošna javnost. Pri anketiranju splošne javnosti je uporabljen slučajnostni vzorec, ki zagotavlja reprezentativno strukturo anketiranih glede na spolno, starostno in regionalno strukturo odraslih prebivalcev Slovenije. Vanj je zajetih 1000 anketiranih predstavnikov splošne javnosti oz. potrošnikov. Anketiranec je naključno izbrana polnoletna oseba v gospodinjstvu, ki je zadnja praznovala rojstni dan.

Za potrebe naših analiz smo uporabili podatke, ki so pridobljeni s strani splošne javnosti za obdobje od leta 2006 do leta 2009. Pri analizah smo uporabili opisne statistične metode.

5.3 REZULTATI ANALIZ

Podatki o tem, kako se pomen družbene odgovornosti, kot ga zaznava slovenska javnost, v obdobju med letoma 2006 in 2009 spreminja, kažejo, da pomen družbene odgovornosti v primerjavi z drugimi dejavniki ugleda narašča (slika 1). Pri analizi smo izhajali iz širše definicije družbene odgovornosti, ki poleg zunanje (ta se največkrat navezuje npr. na dobrodelnost, okoljevarstvo) poudarja tudi notranjo dimenzijo, skrb za zaposlene, ki je v raziskavi Ugled izmerjena posebej. Zato smo obe dimenziji združili, prikazujemo pa tudi vsako posebej (slika 2).

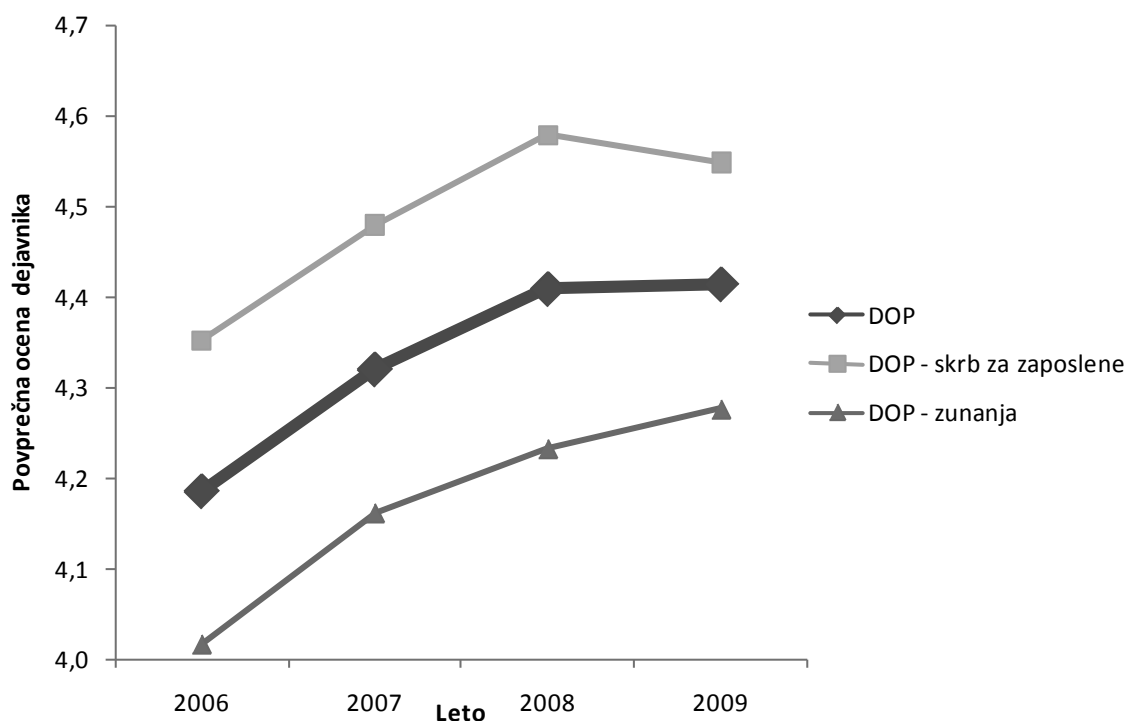
Slika 1: Primerjava pomena DOP in drugih dejavnikov ugleda (2006-2009)¹



Vir: Podatki iz raziskav Ugled 2006-2009

Iz slike 1 je razvidno, da so v povprečju vsi dejavniki nadpovprečno pomembni in da so razlike majhne. Kljub temu je dejavnik družbene odgovornosti edini, ki v preučevanem obdobju beleži rast. Medtem ko je še v letu 2006 veljal za najmanj pomemben dejavnik, ki predstavlja del ugleda, je v letu 2009 postal drugi najpomembnejši.

¹ Pomen dejavnikov je merjen na lestvici od ena (sploh ni pomemben) do pet (zelo je pomemben), pri čemer je navpična os prilagojena na omejen razpon zaradi jasnejšega prikaza.

Slika 2: Razmerje med dimenzijami DOP v obdobju 2006-2009²

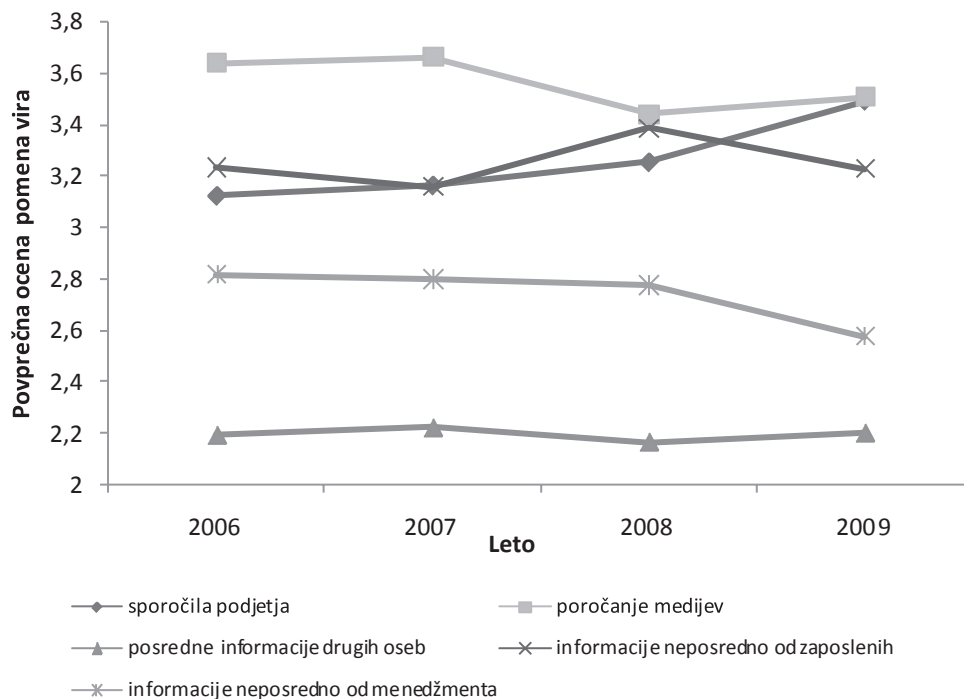
Vir: Podatki iz raziskav Ugled 2006-2009

Slika 2 prikazuje obe dimenziji družbene odgovornosti in združeno dimenzijo. Podatki kažejo, da je skrb za zaposlene za anketirance statistično značilno pomembnejša in bolj prispeva k ugledu v primerjavi z zunanjo dimenzijo (st. značilnosti < 0,01 za primerjave parov obeh dimenzij v posameznem letu). Kljub temu je moč opaziti, da je v letu 2009 v primerjavi z letom 2006 zunanja dimenzija bolj pridobila na pomembnosti kot notranja (st. značilnosti < 0,01; vrednost t-statistike 3,59 za primerjavo stopenj rasti obeh dimenzij). Anketiranci jo v letu 2009 opredeljujejo kot relativno pomembnejšo v primerjavi s preteklimi leti. Ravno tako je porasla pomembnost notranje dimenzije, ki velja poleg kakovosti ponudbe za eno izmed najpomembnejših gradnikov ugleda (glej primerjavo s sliko 1).

Kar zadeva pomen vira informacij³, s pomočjo katerih si posamezniki oblikujejo imidž o določenem podjetju, ki vpliva na ugled, rezultati kažejo (slika 3), da se posameznikom zdi najpomembnejši vir medijsko poročanje. Zanimivo je tudi, da je v preučevanem obdobju porasel pomen neposrednega komuniciranja podjetij, ki se je v letu 2009 po pomembnosti izenačil s poročanjem medijev. Kot manj pomembna vira anketiranci navajajo informacije neposredno od menedžmenta in posredne informacije drugih oseb.

² Pomen dejavnikov je merjen na lestvici od ena (sploh ni pomemben) do pet (zelo je pomemben), pri čemer je navpična os prilagojena na omejen razpon zaradi jasnejšega prikaza.

³ Anketiranci so vire razvrščali od najbolj pomembnega do najmanj pomembnega; slika 3 pa prikazuje povprečni pomen vira (višja kot je vrednost, bolj je vir pomemben za posameznike).

Slika 3: Pomembnost različnih virov informacij pri oblikovanju ugleda (2006-2009)

Vir: Podatki iz raziskav Ugled 2006-2009

Odnos med oceno dimenzij družbene odgovornosti in celotno oceno ugleda smo preverjali z ugotavljanjem povezanosti

standardiziranih ocen s koeficientom korelacije (tabela 1).

Tabela 1: Korelacije parov ocen ugled – dimenzija DOP (2006-2009)

Leto	Par spremenljivk	N	Koeficient korel.	St. značilnosti
2006	Ugled – DOP (notranja)	96	0,402	0,00
	Ugled – DOP	96	0,496	0,00
2007	Ugled – DOP (notranja)	107	0,245	0,01
	Ugled – DOP	107	0,203	0,04
2008	Ugled – DOP (notranja)	107	0,230	0,02
	Ugled – DOP	107	0,218	0,02
2009	Ugled – DOP (notranja)	107	0,347	0,00
	Ugled – DOP	107	0,383	0,00

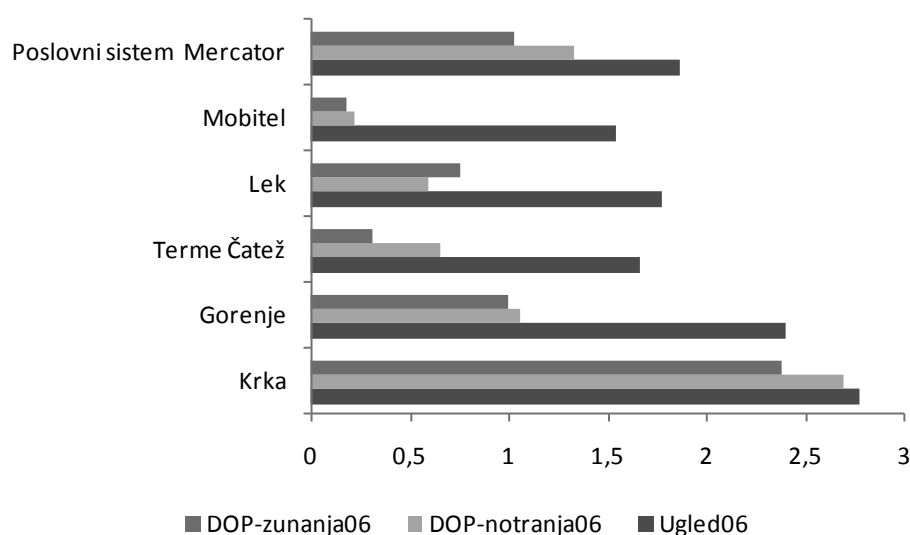
Vir: Podatki iz raziskav Ugled 2006-2009

Rezultati kažejo, da med preučevanimi pari spremenljivk v celotnem preučevanem obdobju obstaja statistično značilna povezanost (st. značilnosti $< 0,05$), vendar pa se kažejo razlike v moči korelacije, pri čemer izstopata leti 2006 in 2009 kot leti z najvišjo korelacijo med ocenami (glej tabelo 1). Glede na vrednost korelacijskega koeficienta lahko govorimo zgolj o šibki

povezanosti med oceno ugleda in oceno dimenzij družbene odgovornosti.

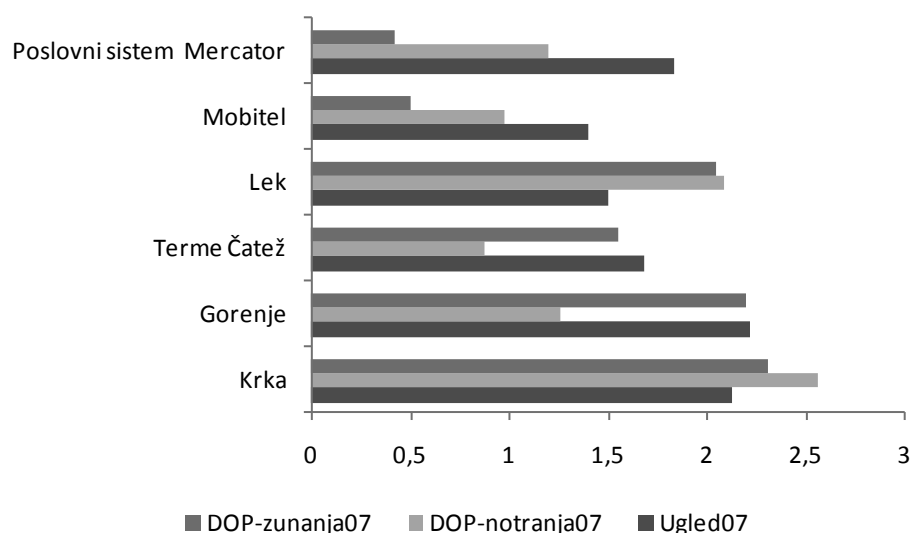
Razmerje med preučevanimi ocenami za podjetja, ki so se med letoma 2006 in 2009 nahajala med desetimi najuglednejšimi, prikazujemo grafično (slike 4-7).

Slika 4: Razmerje med ocenami ugleda in obeh dimenzij DOP za najuglednejša podjetja v letu 2006

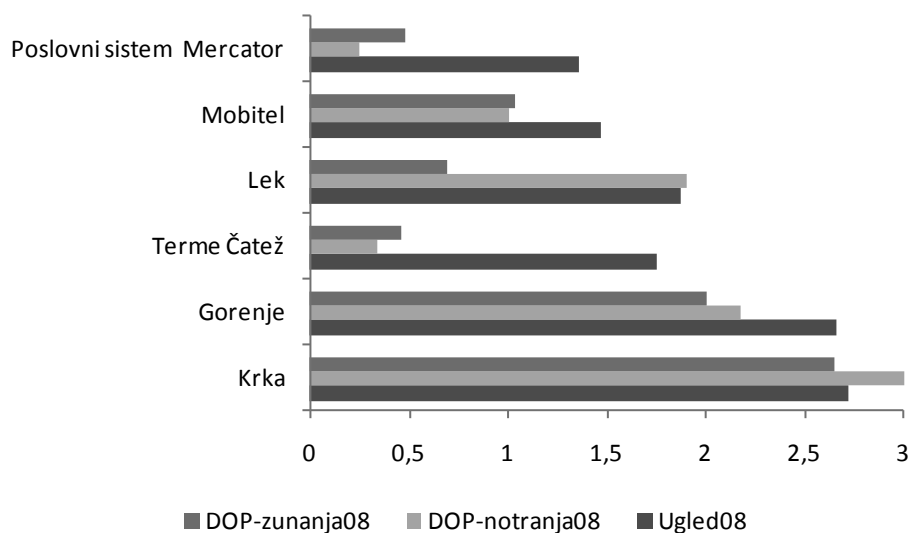


Vir: Podatki iz raziskave Ugled 2006

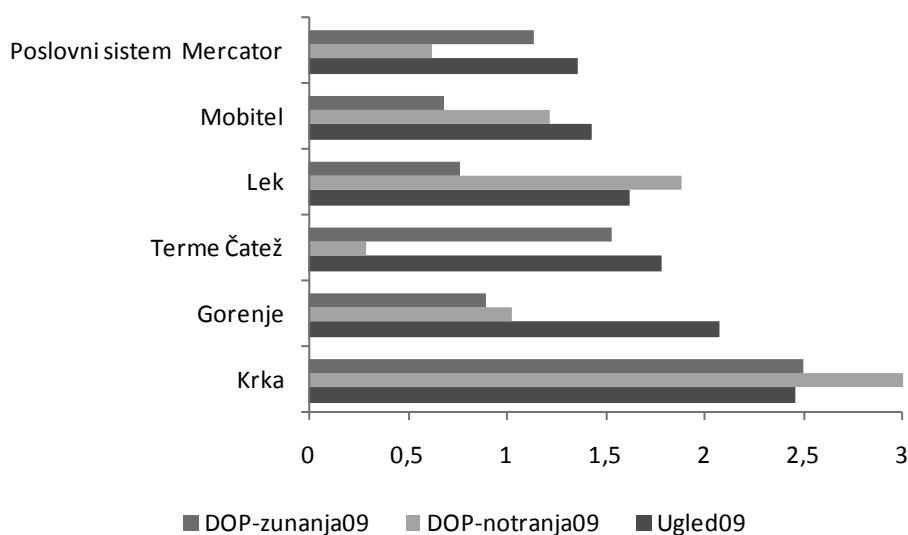
Slika 5: Razmerje med ocenami ugleda in obeh dimenzij DOP za najuglednejša podjetja v letu 2007



Vir: Podatki iz raziskave Ugled 2007

Slika 6: Razmerje med ocenami ugleda in obeh dimenzij DOP za najuglednejša podjetja v letu 2008

Vir: Podatki iz raziskave Ugled 2008

Slika 7: Razmerje med ocenami ugleda in obeh dimenzij DOP za najuglednejša podjetja v letu 2009

Vir: Podatki iz raziskave Ugled 2009

V vseh preučevanih letih je najuglednejše podjetje Krka (največji odklon od povprečja vseh podjetij na lestvici, ki ga predstavlja točka nič), pri kateri sta vsako leto, razen leta 2006, dimenziji družbene odgovornosti ocenjeni bolje kot celoten ugled. Podobna izjema je podjetje Lek, kjer anketiranci izrazito nadpovprečno ocenjujejo notranjo dimenzijo – skrb za zaposlene. Ta dimenzija v letih 2007-2009 preseže celotni ugled.

V letu 2007 to velja tudi za zunanjo komponento odgovornosti, kasneje pa ne več. Za ostala podjetja v vseh letih velja, da so ocene dimenzij družbene odgovornosti nižje od ocene ugleda, in le še pri Gorenju (v letu 2007) in Mercatorju (v letu 2009) se ocena zunanje dimenzije družbene odgovornosti približa celotni oceni ugleda (sliki 5 in 7). Na splošno lahko opazimo, da so ocene

družbene odgovornosti za vsa podjetja vsako leto višje; izjemi sta Mercator, kar zadeva notranjo dimenzijo skrb za zaposlene, in Terme Čatež, ki ima obe dimenziji v letih 2008 in 2009 le malo nad povprečjem vseh preučevanih podjetij v raziskavi Ugled.

6. DISKUSIJA, OMEJITVE IN NADALJNJE RAZISKOVANJE

Močna družbeno odgovorna komponenta naj bi podjetjem pomagala pri utrjevanju ugleda med različnimi skupinami deležnikov, kot so npr. porabniki, zaposleni, mediji, poslovni partnerji, finančna javnost ipd. Tudi rezultati naše opisne raziskave kažejo, da se zdi posameznikom dimenzija družbene odgovornosti vse bolj pomembna. Zaradi narave naših raziskovalnih vprašanj, predvsem pa zaradi narave raziskave, iz katere smo črpali podatke, ne moremo empirično ugotavljati, če gre pri dimenziji družbene odgovornosti za nekaj, kar je sestavni del ugleda ali celo njegov predpogoj ali pa gre pri njuni relaciji le za drugo plat iste medalje, kot se sprašujeta in ugotavljata Hillenbrand in Money (2007). Lahko pa na podlagi analiz potrdimo, da se med obema konceptoma nakazuje povezanost. Podobno v kvalitativni študiji ugotavlja Siltaja (2006), ki navaja, da se bistvo ugleda formira okrog družbene odgovornosti in se z njo neločljivo povezuje. Vse večji pomen, ki ga posamezniki pripisujejo družbeni odgovornosti, izhaja tudi iz spreminjajočih se vrednot v družbi. Te delujejo kot kriterij, po katerem posamezniki presoja pomen družbene odgovornosti in na podlagi katerega ocenjujejo podjetja glede na omenjeno dimenzijo. S tem se formirajo tudi različne zgodbe o ugledu podjetij (Siltaja, 2006). Omenjene ugotovitve so pomembno sporočilo za slovensko prakso, pri čemer se moramo zavedati, da je lahko utemeljevanje ugleda predvsem (ali zgolj) z družbeno odgovornostjo dvorezen meč. Kaj hitro družbena odgovornost namreč lahko postane orodje ugleda, podjetje pa je v nevarnosti, da izgubi kredibilnost. Poleg tega raziskave kažejo, da posamezniki večjo težo pripisujejo negativnim informacijam kot pa pozitivnim, kar generira negativne učinke za ugled podjetja (Vonwil in Wreschniok, 2009). Dodatno se kaže tudi, da so objave o družbeni odgovornosti v medijih, ki so pomemben vir informacij, s pomočjo katerih se oblikuje ugled, pogosto negativne, in raje razkrivajo neodgovorne prakse kot pa sporočajo o pozitivnih dejanjih podjetij (Vonwil in Wreschniok, 2009).

Na formiranje zgodb o ugledu pomembno vplivajo načini pridobivanja informacij o delovanju podjetij. Naši rezultati kažejo, da posamezniki največji pomen dajejo medijskim objavam, v zadnjem obdobju pa vse bolj tudi informacijam, ki jih posredujejo podjetja neposredno, s pomočjo različnih kanalov komuniciranja. Že v prvem delu prispevka smo ugotovili, da je interakcija pri vzpostavljanju ugleda ključna, zato je na mestu opozoriti še na to, da bi morala podjetja v interakcijo z deležniki vstopati skozi dvosmerne procese komuniciranja, ki zagotavljajo tudi participacijo deležnikov pri soustvarjanju zgodb o ugledu.

Ne samo pri ocenjevanju pomembnosti posameznih komponent za oblikovanje celotnega ugleda podjetja, tudi pri ocenjevanju podjetij rezultati kažejo, da sta obe dimenziji družbene odgovornosti povezani s celotnim ugledom. To je v našem primeru, ko se v raziskavi komponente ugleda ocenjujejo ločeno od celotnega ugleda in ne kot del ugleda, zanimiva in pomembna ugotovitev. Kar zadeva ocenjevanje obeh dimenzij in oceno ugleda, izstopajo najuglednejša podjetja, Krka, Lek, Gorenje. Pri zunanji komponenti odgovornosti izstopa tudi Mercator. Gre za uspešna podjetja, ki so najbolj na očeh javnosti in medijev. Tudi rezultati analiz drugih avtorjev (npr. Brammer in Millington, 2005; Vonwil in Wreschniok, 2009) kažejo na to, da imajo najuglednejša podjetja najpogosteje nadpovprečno oceno družbene odgovornosti.

V našem prispevku ne moremo mimo omejitev raziskovanja, ki so pogojene zlasti s podatki, ki smo jih uporabili v empiričnem delu. Dejstvo, da gre za sekundarni vir podatkov, ki primarno ni namenjen pričujoči študiji, že samo po sebi postavlja precejšnje omejitve pri zaključkih in teoretičnem prispevku. Prav tako so omejitve pri merjenju spremenljivk v raziskavi, ki onemogočajo bolj poglobljeno študijo podatkov. Podatki raziskave so namenjeni predvsem komercialni rabi, zato so v večji meri opisni; dimenzije pri ocenjevanju ugleda so zasnovane v obliki dihotomnih spremenljivk, ki so manj povedne od lestvičnih. Kljub omejitvam menimo, da gre za aktualen in koristen vpogled v preučevano problematiko družbene odgovornosti in ugleda v slovenskem prostoru.

V nadaljnjem raziskovanju bi bilo smiselno oblikovati kompleksnejše modele in merske instrumente za merjenje posameznih dimenzij, ki bi dali bolj poglobljen uvid v relacije med ključnimi spremenljivkami kot sta družbena odgovornost in ugled. Vsekakor velja, kot ugotavljajo tudi

drugi avtorji, da bi bilo treba tematiko še bolj poglobljeno preučevati, teoretično in empirično skušati opredeliti odnos med konceptoma, npr. ali je pri njunem odnosu smiselno govoriti o dveh plateh medalje, kot predlagata Hillenbrand in Money (2007), in kakšne implikacije to prinaša za teorijo in prakso.

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ZAZNANA VREDNOST, ZADOVOLJSTVO IN ZVESTOKA Z BANČNIMI STORITVAMI V SLOVENIJI

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Povzetek: Do sedaj je bila večina raziskav kompleksnih modelov zaznane vrednosti izvedenih predvsem v Združenih državah Amerike, manjši delež tudi v državah EU, nobena izmed teh pa se ni nanašala na proučevanje zaznane vrednosti bančnih storitev v tranzicijskih državah. V tem prispevku preverjamo model zaznane vrednosti bančnih storitev in njene predhodnike ter posledice na primeru Slovenije. Podatki za empirično raziskavo so bili zbrani na vzorcu 700 odjemalcev bančnih storitev v Sloveniji. Preverili smo vsebinsko veljavnost, konvergentno veljavnost, diskriminantno veljavnost in zanesljivosti konstruktov. Končni model in zastavljene hipoteze smo preverjali z modeliranjem strukturnih enačb, pri čemer smo uporabili pet reflektivnih konstruktov (cena, kakovost, vrednost, zadovoljstvo in zvestoba). Rezultati kažejo na pomembnost zaznane vrednosti v vlogi mediacijske spremenljivke. Razkrivajo tudi, da so vsi omenjeni koncepti med seboj povezani in dokaj kompleksni ter strateško pomembni za podjetja, ki poslujejo v bančnem sektorju v Sloveniji.

Ključne besede: zaznana vrednost, zaznana kakovost, zaznana cena, zadovoljstvo, zvestoba

PERCEIVED SERVICE VALUE, SATISFACTION AND LOYALTY WITH BANKING SERVICES IN SLOVENIA

Abstract: Perceived value is the essential result of marketing activities and a central element in relationship marketing. Broadly, it can be defined as the customer's overall assessment of the utility of a product or service. According to literature review, there are two main research streams of perceived value conceptualization: (1) perceived value as a one-dimensional construct mainly used in older researches, and; (2) perceived value as multi-dimensional construct used in more recent research. While there are several research projects concerning the relationship among perceived quality and customer satisfaction in retail banking, few projects deal with more complex models of the perceived value of banking services. Such

models have been implemented mainly in the U.S., few in the EU, but none in the context of retail banking in transitional countries. This paper aims to test a model of perceived value antecedents and consequences in the retail banking industry in Slovenia.

In the early days, after Slovenia attained independence in 1991 and began the process of transition, banks in Slovenia were preoccupied with the reconstruction of core business processes. The ownership structure in the banking sector has remained characterized by the prevalent domestic ownership. Furthermore, banks in Slovenia have only recently begun to focus on customer activities, such as satisfaction and loyalty, mainly due to the intensification of foreign competition. However, up to now banks did not pay any attention to the concept of perceived value, which is the focus of this study.

Data for the main research was collected from 700 retail banking customers in Slovenia in June 2007 by means of a telephone interview. The stratus sample framework was representative regarding retail banking customers' structure by the number of inhabitants in each Slovenian region. The final structure of the sample was also in accordance with the market shares of retail banks in Slovenia at the time of research. The measurement instrument was developed in three phases to determine content validity, convergent validity, discriminant validity and reliability of measurement constructs. Exploratory factor analysis and confirmatory factor analysis were used for data analysis. Proposed conceptual model was tested with structural equation modelling using five reflective constructs (price, quality, value, satisfaction, and loyalty) in order to test the hypothesized relationships.

Results indicate the importance of perceived value as a mediating variable between perceived quality and customer satisfaction. Furthermore, the results show that the total effect of perceived quality on customer satisfaction is stronger than the direct relationship. Clearly, perceived quality by itself does not necessary directly produce greater levels of satisfaction, since it does not include the concept of sacrifice, which is a prominent dimension of perceived price, composed of monetary and non-monetary components. Results also indicate that there are direct as well as indirect effects between perceived price and perceived value of banking services through perceived quality, yet the strength of relationships does not essentially differ. Furthermore, results confirm that all researched concepts are interlinked, complex and strategically important concepts for retail banking industry of a transition economy.

In assessing the implications of this study its limitations must be acknowledged. Because the results are directly relevant only to customers of retail banking services, generalizations of the findings beyond the immediate population observed should be made with caution. Also, the model of perceived value could be further expanded to account for more indicators of perceived value (e.g. culture, market orientation) as

well as more consequences of perceived value (e.g. consumers' trust).

Keywords: perceived value, perceived quality, perceived price, satisfaction, loyalty

1. UVOD

Svetovno gospodarstvo je vse bolj usmerjeno v storitvene aktivnosti, kar se kaže v velikem številu marketinških raziskovalnih projektov, ki so osredinjeni na storitve (Carrillat in soavtorji, 2007). Po pregledu obstoječe literature in modelov povezav s področja zaznane vrednosti bančnih storitev ugotavljamo, da tovrstni modeli v svetu šele nastajajo oziroma so na stopnji razvijanja, zato tudi ni enotnih sklepov oziroma ugotovitev. Tako so bili številni raziskovalni projekti, ki se nanašajo na povezave med zaznano kakovostjo, zadovoljstvom in zvestobo odjemalcev do sedaj izvedeni v razvitih ekonomijah, predvsem v Združenih državah Amerike (Yavas in soavtorji, 2004). Modeli oblikovanja zadovoljstva odjemalcev, ki vključujejo tudi zaznano vrednost bančnih storitev pa so redki. Ugotovili smo, da so proučevali zaznano vrednost in njeno povezanost z zadovoljstvom in zvestobo odjemalcev v bančništvu npr. Chiu in soavtorji (2005) na Tajvanu, Bick in soavtorji (2004) v Južni Afriki, Chen in soavtorji (2005) na Tajvanu, Devlin (2000) v Veliki Britaniji, vendar ne na vzorcu odjemalcev, temveč zaposlenih v bankah, Fandos Roig in soavtorji (2006) v Španiji ter Angelis in soavtorji (2005) v Grčiji. V tranzicijskih državah, tudi v Sloveniji, tovrstnih raziskav še nismo zasledili.

Proučevanje zaznane vrednosti bančnih storitev je smiselno iz več razlogov. Veliko poslovnih revij (npr. Business Week, Business Today) razvršča banke upoštevajoč različna merila, ki so predvsem finančne narave, ne upoštevajo pa marketinških vidikov, še posebno ne vidika odjemalcev, npr. zaznane kakovosti storitev (Al-Marri in soavtorji, 2007) ali zaznane vrednosti storitev. Številni avtorji opozarjajo (npr. Ahmed, 2002; Neyer, 2000; Sureshchandar in soavtorji, 2002 v Al-Marri in soavtorji, 2007) tudi na pomanjkanje tovrstnih raziskav v državah v razvoju, ki bi pripomogle k razumevanju, katere aktivnosti pripomorejo k večji poslovni uspešnosti bank. Kot izhaja iz Heskettove storitvene verige dobička (Heskett in soavtorji, 1997) je vrednost, kot jo zaznava odjemalec v središču kroženja superiornega delovanja organizacije, saj pomembno vpliva na zadovoljstvo in zvestobo odjemalcev, ki posledično vodita v večjo poslovno uspešnost organizacije. Nekateri avtorji nadalje poudarjajo, da ima zaznana vrednost s predhodniki in posledicami še posebej pomembno vlogo v panogah z visoko stopnjo vpletenosti odjemalca, kar velja tudi za bančništvo (Angur in soavtorji, 1999).

Bančno okolje v svetu in tudi v Evropi se je v zadnjih 20 letih močno spremenilo (Feldin in soavtorji, 2006). Bančni sektor je bil izpostavljen regulatornim spremembam, spremembam pri povpraševanju odjemalcev po finančnih storitvah, tehnološkim spremembam in tudi vstopu novih konkurentov, ki niso nujno banke (Gardener in soavtorji, 1999). Zdaj banke delujejo v izjemno konkurenčnem okolju, na višjo stopnjo le-te pa so, poleg tehnološkega razvoja, vplivale tudi reforme finančnega sistema (Feldin in soavtorji, 2006). Razvoj in večja konkurenčnost zahtevata od bank, še posebno v tranzicijskih državah (Kolar, 2006), kamor uvrščamo tudi Slovenijo, večjo tržno naravnost. Kolar (2006) ugotavlja, da banke v EU dosegajo, v primerjavi z domačimi bankami v Sloveniji, višje stopnje tržne naravnosti, kar je verjetno posledica tega, da so domače banke v Sloveniji pretežno univerzalne in niso specializirane za posamezne storitve ali osredinjene na posamezne trge in ne uporabljajo vidnejših diferenciranih marketinških strategij, torej niso ciljno naravnane.

Marketinška znanja v bankah v Sloveniji so zanemarjena oziroma so banke začele svoje aktivnosti usmerjati na odjemalce šele pred kratkim, če upoštevamo, da so se v prvih letih po osamosvojitvi Slovenije ukvarjale predvsem s prestrukturiranjem. Naraščajoče število konkurentov in predvsem agresivne marketinške strategije tujih bank silijo tudi domače banke v Sloveniji, da namenjajo večjo pozornost zadovoljstvu in zvestobi odjemalcev, ki sta ključna dejavnika uspeha bank (Bick in soavtorji, 2004). Zadovoljstvo in zvestobo odjemalcev pa bodo banke dosegle le, če bo njihova ponudba spletov koristi odjemalcem boljša od spleta koristi, ki jih ponujajo konkurenti, torej takrat, ko bodo odjemalci zadovoljni z dobljeno vrednostjo (Devlin, 2000; Chen in Chang, 2005; Chen in soavtorji, 2005).

Z vidika doseganja večje poslovne uspešnosti in ustvarjanja obranljivih konkurenčnih prednosti, bi se morale banke osrediniti na tri ključne vrednosti: vrednost, ki jo zagotavljajo delničarjem (Ingo, 1997), vrednost, ki jo zagotavljajo zaposlenim (Payne in Holt, 2001) in vrednost, ki jo zagotavljajo odjemalcem (Fandos Roig, 2006). S slednjo in predvsem z vidikom, kako to vrednost zaznavajo komitenti bank v Sloveniji, se ukvarjamo v pričujočem članku.

Prispevek je strukturiran tako, da najprej podamo teoretično ozadje petih, v model vključenih konstruktov (zaznana cena, zaznana kakovost, zaznana vrednost, zadovoljstvo odjemalcev in

zvestoba odjemalcev). V nadaljevanju prikažemo razvoj hipotez v predlaganem konceptualnem modelu. Empirični del raziskave predstavimo v dveh delih: (1) pojasnimo metodologijo raziskave z opisom vzorca in merilnega instrumenta in (2) prikažemo rezultate raziskave. V sklepnem poglavju podajamo zaključke, implikacije za menedžerje in predloge za nadaljnje raziskave.

2. PREGLED LITERATURE

2.1 ZAZNANA VREDNOST

V znanstveni literaturi je zaznana vrednost najpogostejše definirana kot odjemalčeva celovita ocena koristi izdelka (storitve), ki temelji na primerjavi prejetega in danega (Zeithaml, 1988). Odjemalčev vidik vrednosti je torej odvisen od njegove/njene lastne presoje, oblikovane na podlagi primerjave med relevantnimi koristmi in žrtvami, kot jih odjemalec zaznava pri uporabi (Uлага in Chacour, 2001; Woodall, 2003). Zaznane koristi so kombinacija različnih dejavnikov, ki so prisotni ob nakupu in uporabi storitve. Odjemalčeva presoja o zaznani vrednosti je tako povezana z njegovim/njenim znanjem o nakupu in uporabi izdelkov ali storitev. Iz tega sledi, da je vrednost vedno povezana s subjektivnimi zaznavami odjemalca in je ne moremo definirati zgolj z objektivnega vidika.

Med raziskovalci obstaja visoka stopnja soglasja o tem, da je zaznana vrednost večdimenzionalni koncept (Gallarza in Saura, 2006, Sanchez in soavtorji, 2006, Cronin in soavtorji, 2000), ki ga sestavljata razumska (racionalna) in čustvena (emocionalna) komponenta. Dejavniki zaznane vrednosti naj bi bil tudi eden najpomembnejših dejavnikov pri oblikovanju zadovoljstva odjemalcev (Eggert in Uлага, 2002), zvestobe in ponakupnega vedenja (Cronin in soavtorji, 2000). Kot takšna je torej zaznana vrednost zelo pomembna tudi za banke. Kljub temu je bilo na tem področju izvedenih le malo raziskav (Fandos Roig in soavtorji, 2006; Bick in soavtorji, 2004; Cengiz in soavtorji, 2007; Shamadasani in soavtorji, 2008), ki so zaznana vrednost vključile v raziskave o zadovoljstvu in zvestobi bančnih komitentov. Rezultati kažejo, da je zaznana vrednost pomemben mediator pri oblikovanju zvestobe in zadovoljstva. Zaznana vrednost je tako povezana še s kakovostjo bančnih storitev, z zaznanim tveganjem in z odjemalčevimi namerami za nadaljnje poslovanje z banko.

2.2 ZAZNANA CENA

Cena je eden izmed najpomembnejših dejavnikov pri nakupu. Navadno jo vključujemo med žrtve in jo razumemo kot kombinacijo nominalne cene (denarni stroški) in vseh ostalih nadenarnih stroškov pridobitve in uporabe izdelka ali storitve (npr. Zeithaml, 1988; Sweeney in soavtorji, 1999; Uлага in Chacour, 2001). Nedenarni del cene sestavljajo dejavniki, kot so čas, napor ali energija. Ti lahko v določenih okoliščinah igrajo celo pomembnejšo vlogo od cene izražene v denarju (Wang in soavtorji, 2004). Podobno nadenarne vidike cene opredeljuje Zeithaml (1988), ki pravi, da so najpomembnejši nadenarni dejavniki stroški iskanja, čakanja, napor, tveganja in negotovosti, ki so povezani s pridobivanjem ali uporabo storitve.

Glede nadenarnih stroškov, ki z vidika odjemalca nastajajo pri bančnih storitvah, avtorji (Cunningham in soavtorji, 2005; Shamadasani in soavtorji, 2008) poudarjajo pomembnost varnosti, zasebnosti in zaznanih tveganj. Chen in Chang (2005) zatrjujeta, da je, zaradi narave bančnih storitev, najpomembnejši dejavnik finančno tveganje.

2.3 ZAZNANA KAKOVOST

Marketinška literatura kakovost opredeljuje kot odjemalčevo celotno oceno odjemalcu pomembnih atributov storitve. Kot takšna se torej kakovost z marketinškega vidika razlikuje od objektivne kakovosti, ki se oblikuje na osnovi ciljnih značilnosti stvari ali dogodka (Rowley, 1998). Prav zaradi tega je koncept kakovosti storitve težko določljiv (Cronin in Taylor, 1992; Parasuraman in soavtorji, 1993; Brady in Cronin, 2001). Zeithamlova (1988) zaznana kakovost definira kot odjemalčevo celovito sodbo o odličnosti storitve. Sodba nastaja v povezavi med odjemalcem in dobaviteljem, pri čemer zaznana kakovost ne vključuje čustvene komponente (Oliver, 1997). Druga definicija, ki jo v literaturi pogosto zasledimo, se nanaša na doseganje oziroma preseganje pričakovanj odjemalcev, vendar je ta precej blizu definiciji zadovoljstva odjemalcev in zaradi tega ni najbolj primerna, če želimo razlikovati oba koncepta. Razvidno je torej, da splošno sprejete definicije ni in da težko najdemo najboljšo definicijo kakovosti, ki bi bila primerna za vse situacije.

Kljub nejasni definiciji, ali pa prav zaradi tega, je bilo v zadnjih letih objavljenih veliko prispevkov na temo kakovosti storitev, ta trend pa se še nadaljuje (npr. Parasuraman in soavtorji, 1994;

Cronin in Taylor, 1992, Malhotra in soavtorji, 2005). Raziskava Choudhuryja (2007), ki se je ukvarjal z dimenzionalnostjo zaznane kakovosti bančnih storitev, ki je bila izvedena v Indiji, kaže na to, da bančni komitenti razlikujejo med štirimi dimenzijami kakovosti storitev in sicer med stališči, kompetentnostjo, snovnostjo in udobnostjo. Avtorji, ki so izvedli empirične raziskave na področju bančnih storitev (Lee in Hwan, 2005; Çalik in Balta, 2006; Choudhury, 2007; Cengiz in soavtorji, 2007; Shamadasani in soavtorji, 2008), dokazujejo tudi, da je zaznana kakovost značilno povezana z zaznano vrednostjo in zadovoljstvom bančnih komitentov.

2.4 ZADOVOLJSTVO IN ZVESTOBA ODJEMALCEV

Jones in Sasser (1995) poudarjata, da je zadovoljstvo odjemalcev primarni cilj večine storitvenih podjetij. Marketinška literatura na področju storitev najpogosteje definira zadovoljstvo odjemalcev kot kompleksen človeški proces, ki vključuje tako spoznavne (kognitivne), kakor tudi čustvene (afektivne) vidike. Veliko število raziskav (Parasuraman in soavtorji, 1985; Tse in Wilton, 1988; Chu, 2002) na področju zadovoljstva odjemalcev temelji na Oliverjevi (1997) teoriji ne/potrditve pričakovanj, ki zadovoljstvo opredeljuje kot stopnjo, do katere izdelek zadovolji prednakupna pričakovanja odjemalca.

Čeprav so definicije zadovoljstva v marketinški literaturi precej skladne, na drugi strani ne najdemo splošne definicije koncepta zvestobe (Jacoby in Chestnut, 1978; Dick in Basu, 1994; Oliver, 1999; Uncles in soavtorji, 2003). V teoriji se najpogosteje pojavljajo tri konceptualizacije: (1) zvestoba kot stališče, ki v nekaterih primerih vodi v razvoj odnosa odjemalca do znamke, (2) zvestoba izražena z vedenjem (npr. vzorci preteklih nakupov) in (3) nakupi, ki so odvisni od značilnosti posameznika, nakupnih okoliščin in/ali nakupne situacije.

Odjemalci zvestobo kažejo na različne načine, lahko ostanejo zvesti določenemu ponudniku, povečajo število nakupov, število vseh kupljenih izdelkov ali oboje hkrati. Postanejo lahko tudi »zagovorniki« organizacije in imajo kot takšni pomembno vlogo pri sprejemanju odločitev drugih odjemalcev (Hallowell, 1996; Birgelen in soavtorji, 1997; Reichheld in soavtorji, 2000; Zeithaml, 2000).

Koristi za organizacijo, ki izhajajo iz zvestobe, vključujejo nižjo cenovno občutljivost, zmanjšane

odhodke za pridobivanje novih odjemalcev in končno tudi večjo uspešnost organizacije (Rowley, 2005).

3. RAZVOJ KONCEPTUALNEGA MODELA IN HIPOTEZ

Številne avtorje, ki so proučevali povezavo med zaznano kakovostjo in zadovoljstvom, lahko razdelimo v dve večji skupini in sicer na tiste (npr. Drew in Bolton, 1991; Jamal in Nasser, 2002; Yavas in soavtorji, 2004), ki so proučevali neposreden odnos med kakovostjo in zadovoljstvom, brez upoštevanja zaznane vrednosti kot mediatorja in tiste (npr. Cronin in soavtorji, 2000), ki v proučevanje vključujejo tudi zaznano vrednost. Slednji so ugotovili, da poleg neposrednega vpliva zaznane kakovosti na zaznano vrednost, zaznana kakovost hkrati neposredno in posredno (prek zaznane vrednosti) vpliva tudi na zadovoljstvo odjemalcev ter potrdili, da višja zaznana kakovost storitev vodi k višji zaznani vrednosti teh storitev (npr. Sweeney in soavtorji, 1999; Teas in Agarwal, 2000). Nekateri avtorji (npr. Petrick, 2004) celo ugotavljajo, da je zaznana kakovost najpomembnejši predhodnik zaznane vrednosti ter hkrati njen najboljši napovedovalec. Zaznana vrednost storitev pa je lahko po mnenju nekaterih avtorjev (McDougall in Levesque, 2000; Ulaga in Chacour, 2001; Cronin in soavtorji, 2000) en od pomembnejših virov organizacije pri oblikovanju konkurenčnih prednosti, kot je lahko tudi pomemben vplivni dejavnik zadovoljstva odjemalcev (Ulaga, 2001; Cronin in soavtorji, 2000) ter finančne uspešnosti organizacije (Khalifa, 2004).

Na tej podlagi postavljamo naslednje hipoteze:

H_{1A} : Višja kot bo zaznana kakovost bančne storitve, višja bo njena zaznana vrednost.

H_{1B} : Višja kot bo zaznana kakovost bančne storitve, večje bo zadovoljstvo odjemalcev.

H_{1C} : Višja kot bo zaznana vrednost bančne storitve, večje bo zadovoljstvo odjemalcev.

Številni avtorji (Dodds, Monroe in Grewal, 1991; Lichtenstein, Ridgway in Netemeyer, 1993; Grewal in soavtorji, 1998; Sweeney in soavtorji, 1999; Erevelles, Roy in Vargo, 1999; Pisnik Korda, 2000) so ugotovili, da višja zaznana cena fizičnih izdelkov običajno vodi k višji zaznani kakovosti izdelkov. V nasprotju s pogostostjo proučevanja povezave med zaznano ceno in zaznano kakovostjo, pa je pogostost proučevanja povezave med zaznano ceno in zaznano

vrednostjo storitev dokaj redka. Ob upoštevanju, da sta zaznana kakovost in zaznana cena glavna vplivna dejavnika in osnovna gradnika, ki oblikujeta zaznano vrednost, je presenetljivo dejstvo, da je bila doslej ta povezava precej zanemarjena (Varki in Colgate, 2001), še posebej ob ugotovitvah nekaterih avtorjev (npr. Monroe, 1990), ki poudarjajo, da za odjemalce zmanjšanje žrtev pomeni večji prispevek k zaznani vrednosti, kot pa povečanje koristi. Nekateri raziskave (Sweeney, 1999; Pisnik Korda, 2000) razkrivajo, da je povezava med zaznano ceno in zaznano vrednostjo pri fizičnih izdelkih negativna in šibka, Chen in soavtorji (2005) pa so na primeru storitev ugotovili, da je povezava šibka, vendar pozitivna. Na podlagi teh razmišljanj oblikujemo naslednji hipotezi:

H_{2A}: Višja kot bo zaznana cena bančne storitve, višja bo njena zaznana kakovost.

H_{2B}: Ugodnejša kot bo zaznana cena bančnih storitev, višja bo njena zaznana vrednost.

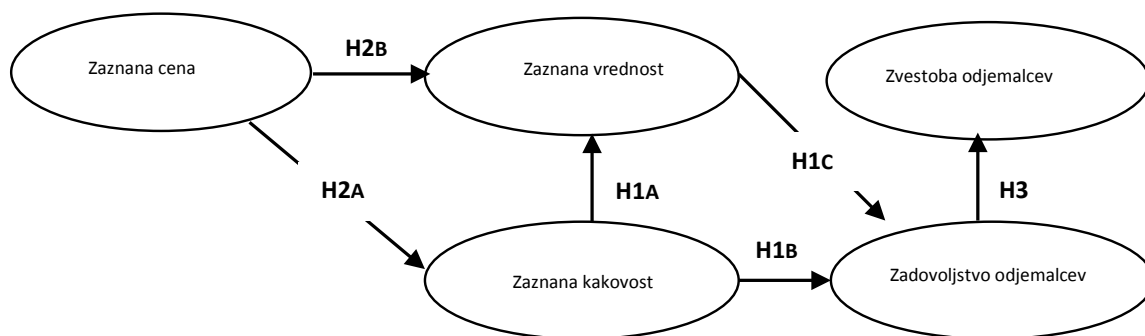
Skladno z reprezentativnimi raziskavami višja zaznana vrednost izdelka vodi k večjemu zadovoljstvu in zvestobi odjemalcev in s tem pripomore k večji uspešnosti organizacije (Ulaga, 2001; Cronin, 2000). Številni pa so tudi avtorji, ki proučujejo in potrjujejo povezavo med zadovoljstvom in zvestobo (Cronin in soavtorji, 2000; Ulaga in Chacour, 2001; Sanchez-Fernandez in Iniesta-Bonillo, 2007).

Predvidevamo, da sta tako zadovoljstvo odjemalcev z bančno storitvijo kot tudi njihova zvestoba posledici zaznane vrednosti bančne storitve, in postavljamo hipotezo:

H₃: sVečje kot je zadovoljstvo odjemalcev z bančnimi storitvami, večja bo njihova zvestoba.

Z empirično preverbo teh hipotez v celovitem integrativnem modelu povezav med predhodniki, tj. zaznano kakovostjo in zaznano ceno ter posledicami zaznane vrednosti, tj. zadovoljstvom in zvestobo odjemalcev, želimo prikazati mediacijsko vlogo zaznane vrednosti bančnih storitev na primeru uporabnikov bančnih storitev. Konceptualni model povezav je prikazan na Sliki 1.

Slika 1: Konceptualni model povezav



4. METODOLOGIJA

4.1 RAZVOJ MERILNEGA INSTRUMENTA

Razvoj merilnega instrumenta je potekal v treh stopnjah. V prvi stopnji smo naredili temeljit pregled obstoječe literature in obstoječih merilnih lestvic za posamezne konstrukte. Na preliminarni stopnji smo izvedli tudi kvalitativno raziskavo z uporabo fokusne skupine, ki so jo sestavljali podiplomski študenti ekonomije Univerze v Mariboru. Kakovost bančnih storitev smo operacionalizirali skladno s teoretičnimi izhodišči ter kot podlago uporabili lestvico SERVPERF (Cronin in Taylor, 1992), ki smo jo na podlagi pogovora s fokusno skupino dopolnili z nekaterimi kazalniki. Kazalniki zaznane vrednosti so bili povzeti po Croninu in soavtorjih (2000), medtem ko smo merilno lestvico za zadovoljstvo prilagodili po Oliverjevi (1997) lestvici. Pri oblikovanju merilne lestvice za merjenje zvestobe smo upoštevali splošno sprejete kazalnike, ki jih raziskovalci uporabljajo za merjenje zvestobe bančnih storitev (npr. Beerli, Martin in Quintana, 2004; Pont in McQuilken, 2005; Lewis in Soureli, 2006; Leverin in Liljander, 2006). Podlago za oblikovanje merilne lestvice zaznane cene nam je predstavljala kvalitativna raziskava, pri čemer smo upoštevali tako denarni kot nedenarni del cene. Pri oblikovanju kazalnikov za nedenarni del cene smo se delno opirali na lestvico, ki jo je v svoji raziskavi uporabil Petrick (2002). V nadaljevanju smo, v sklopu druge stopnje, opravili devet globinskih intervjujev s strokovnjaki z različnih področij: marketinga (štiri), bančništva (tri) in specializiranih raziskovalnih agencij (dva). Namen globinskih intervjujev je bil prečistiti predlagane merilne lestvice z vidikov različnih strok, torej z marketinškega vidika, z vidika bančništva in njihovih specifik ter se tako izogniti večjim napakam v merilnem instrumentu in oblikovati čim bolj jasen in razumljiv vprašalnik. Za zagotavljanje vsebinske veljavnosti so tako prečiščene merilne lestvice pregledali še strokovnjaki z relevantnega akademskega področja. V tretjem sklopu razvoja merilnega instrumenta smo za zagotavljanje notranje konsistentnosti in nadaljnega krčenja števila kazalnikov izvedli empirično raziskavo na testnem vzorcu 234 odjemalcev bančnih storitev.

V končni empirični preverbi smo posamezne kazalnike merili s 5-stopenjsko Likertovo lestvico (1 = "sploh se ne strinjam"; 5 = "popolnoma se strinjam"). Zaznana kakovost je bila merjena z 11 kazalniki (od začetno opredeljenih 33 kazalnikov), zaznana cena s štirimi kazalniki (od začetno opredeljenih deset kazalnikov), zaznana

vrednost, zadovoljstvo in zvestoba pa vsaka s po tremi kazalniki (posamezen konstrukt je bil začetno opredeljen z osmimi kazalniki). Skupno je vprašalnik sestavljalo 24 kazalnikov.

4.2 VZOREC IN ZBIRANJE PODATKOV

Podatki so bili zbrani z metodo telefonskega anketiranja v času od 12. do 15. junija 2007. Populacijo so sestavljali državljani Republike Slovenije, stari 18 ali več let, ki uporabljajo bančne storitve. Stratificiran vzorec je reprezentativen po številu prebivalcev v posamezni regiji, pri čemer sta struktura po starosti in struktura po spolu primerno razporejeni. Anketirane znotraj posameznega stratumu smo izbirali na sistematičen način. Na vprašalnik ni želelo odgovoriti ali je predčasno prekinilo anketiranje 485 oseb, ki smo jih nadomestili z osebami iz nadomestnega vzorca. Končni vzorec obsega 700 anketiranih. Stopnja odzivnosti je bila 59-odstotna, kar je ugoden odziv glede na metodo anketiranja. Standardna napaka vzorca za $N = 700$ je pri 95-odstotni stopnji zanesljivosti $\pm 3,7$ odstotne točke. Stratificiran vzorec je tudi primerljiv s tržnimi deleži bank v Sloveniji. Tako vzorec sestavlja 37 % komitentov NLB, 16 % komitentov NKBM, 9 % komitentov Banke Celje, 6 % komitentov Gorenjske banke, 5 % komitentov Banke Koper, 5 % komitentov Poštne banke Slovenije, 5 % komitentov SKB banke, 4 % komitentov Abanke Vipra, 4 % komitentov Raiffeisen banke, 2 % komitentov Deželne banke, 1 % komitentov Koroške banke, 1 % komitentov Banka Zasavje, ter komitenti drugih bank, ki so v vzorcu zastopani z manj kot 1 % deležem po posamezni banki.

5. REZULTATI

Z uporabo konfirmatorne faktorske analize smo najprej želeli ugotoviti dimenzionalnost posameznih konstruktov. V ta namen smo primerjali dva merilna modela: (a) enofaktorski model, kjer sta bila zaznana kakovost in zaznana cena konceptualizirana kot enodimenzionalna konstrukta, in (b) večfaktorski model, kjer sta bila zaznana kakovost in zaznana cena konceptualizirana kot večdimenzionalna konstrukta. Rezultate za oba modela prikazujemo v Tabeli 1, iz katere je razvidno, da sta oba konstrukta večdimenzionalna, kar nam potrjujejo tako absolutna merila (χ^2 , GFI, in RMSEA), primarna merila (CFI), in merila parsimoničnosti modela (χ^2/df). Večina meril je v predlaganih intervalih.

Tabela 1: Povzetek statistike za eno in večdimenzionalna modela za konstrukta zaznane kakovosti in zaznane cene

	Zaznana kakovost*	Zaznana cena**
Enofaktorski model	$\chi^2/df = 266,61 / 44$ RMSEA = 0,099 NFI = 0,92 CFI = 0,93 SRMR = 0,18 GFI = 0,83	$\chi^2/df = 80,10 / 2$ RMSEA = 0,237 NFI = 0,84 CFI = 0,84 SRMR = 0,15 GFI = 0,92
Večfaktorski model	$\chi^2/df = 125,5 / 41$ RMSEA = 0,094 NFI = 0,97 CFI = 0,97 SRMR = 0,03 GFI = 0,97	$\chi^2/df = 1,98 / 1$ (P=0.16) RMSEA = 0,037 NFI = 0,99 CFI = 0,99 SRMR = 0,01 GFI = 0,99

* Večfaktorski model: jedro storitve, varnost in zaupanje in fizični dokazi

** Večfaktorski model: denarni del cene, nedenarni del cene

Tabela 2: Kazalniki, popolnoma standardizirane uteži, skupna zanesljivost konstrukta (CR) in povprečje izločenih varianc (AVE) za konstrukta zaznane kakovosti

Dimenzija	Kazalnik	Standar. uteži	Zanesljivost konstrukta (CR)	Povpr. Izločenih varianc (AVE)
Jedro storitve (SQ_F1)	SQ1_ Banka ima široko ponudbo bančnih storitev.	0,800	0,87	0,69
	SQ3_ Banka sledi razvoju in novostim na področju bančnega poslovanja.	0,795		
	SQ5_ Banka se prilagaja potrebam strank.	0,888		
Varnost in zaupanje (SQ_F3)	SQ24_ Zaposleni so dobro strokovno usposobljeni.	0,610	0,84	0,57
	SQ27_ V banki je moj denar varen.	0,829		
	SQ28_ Opravljanje bančnih storitev, ki jih stranka lahko opravlja zunaj bančnih prostorov, je varno.	0,684		
	SQ29_ Nasvetom zaposlenih v banki zaupam.	0,864		
Fizični dokazi (SQ_F2)	SQ6_ Zaposleni so urejeni.	0,873	0,88	0,65
	SQ7_ Prostori banke so urejeni.	0,822		
	SQ8_ Zunanji videz stavbe, v kateri je bančna enota, ki jo najpogosteje obiščem, je primeren.	0,755		
	SQ9_ Informativna gradiva (zloženke, plakati, obvestila, spletna stran) so razumljiva in vizualno privlačna.	0,776		

Tabela 3: Kazalniki, popolnoma standardizirane uteži, skupna zanesljivost konstrukta (CR) in povprečje izločenih varianc (AVE) za konstrukt zaznane cene

Dimenzija	Kazalnik	Standar. uteži	Zanesljivost konstrukta (CR)	Povpr. Izločenih varianc (AVE)
Denarna cena (MON)	PP2_ Banka ima ugodne provizije za plačilo položnic, trajnikov itd.	0,596	0,73	0,59
	PP1_ Banka ima ugodne obresti za kredite, dovoljene prekoračitve ipd.	0,910		
Nedenarna cena (NON)	PP4_ V banki porabim malo časa za informiranje o bančnih storitvah.	0,758	0,69	0,53
	PP3_ V banki opravljajo storitve hitro.	0,706		

Tabela 4: Kazalniki, zanesljivost konstrukta (CR) in povprečje izločenih varianc (AVE) za konceptualni model

Konstrukt	Dimenzije in kazalniki	Zanesljivost konstrukta (CR)	Povpr. Izločenih varianc (AVE)
Zaznana vrednost $\alpha = 0,78$	Banka mi ponuja veliko koristi (ugodne pogoje poslovanja, me poznajo ipd.). (VAL1)	0,75	0,51
	V banki je razmerje med tem, kar dobim, v primerjavi z vsemi stroški, ki jih imam, pošteno. (VAL2)		
	Pri poslovanju z banko zaznavam več pozitivnih kot negativnih stvari. (VAL4)		
Zaznana cena* $\alpha = 0,66$	Denarna cena (MON)	0,58	0,41
	Nedenarna cena (NON)		
Zaznana kakovost* $\alpha = 0,86$	Jedro storitve (SQ_F1)	0,79	0,55
	Fizični dokazi (SQ_F2)		
	Varnost in zaupanje (SQ_F3)		
Zadovoljstvo $\alpha = 0,87$	Storitve banke izpolnjujejo moja pričakovanja. (SAT1)	0,80	0,58
	Z banko imam dobre izkušnje. (SAT2)		
	V celoti gledano sem s storitvami banke zadovoljen. (SAT0)		
Zvestoba $\alpha = 0,82$	Če bi zdaj izbral banko, bi se ponovno odločil za isto. (LOY1)	0,84	0,63
	Vsakomur, ki bi me vprašal za nasvet, bi priporočil to banko. (LOY2)		
	O tej banki zmeraj govorim pozitivno. (LOY4)		

*konstrukt drugega reda

Indeksi globalne ustreznosti: $\chi^2=284,8/df=71$; RMSEA=0,066; Standard. RMR=0,04; NFI=0,93; NNFI=0,92; CFI=0,94; GFI= 0,93; IFI=0,94

Zanesljivost konstruktov smo v nadaljevanju preverili s koeficienti zanesljivosti Cronbachov α , ki se za tri dimenzije zaznane kakovosti giblje med 0,84 in 0,88 (Tabela 2) ter med 0,69 do 0,73 za dimenziji zaznane cene (Tabela 3), kar ustreza standardu oziroma meji 0,6, kot jo predlaga Nunnally (1978).

V nadaljevanju smo preverili, v kolikšni meri posamezne merilne lestvice dejansko merijo to, kar naj bi merile. V ta namen smo preverili konvergentno in diskriminatorno veljavnost posameznih konstruktov. Rezultati konvergentne veljavnosti za konstrukta zaznane kakovosti in zaznane cene (Tabela 2 in Tabela 3), ki jih prikazujejo povprečja izločenih varianc (angl. average variance extracted, AVE) kažejo, da so koeficienti primerni in zadostujejo kriteriju, ki pravi, da naj bo koeficient večji od 0,5 (Diamantopoulos in Siguaw, 2000). Prav tako so standardizirane uteži vseh kazalnikov primerne, tj. višje od 0,5 ter statistično značilne. Enako velja tudi za korelacije med dimenzijami, zato ocenjujemo, da sta predlagani merilni lestvici veljavni.

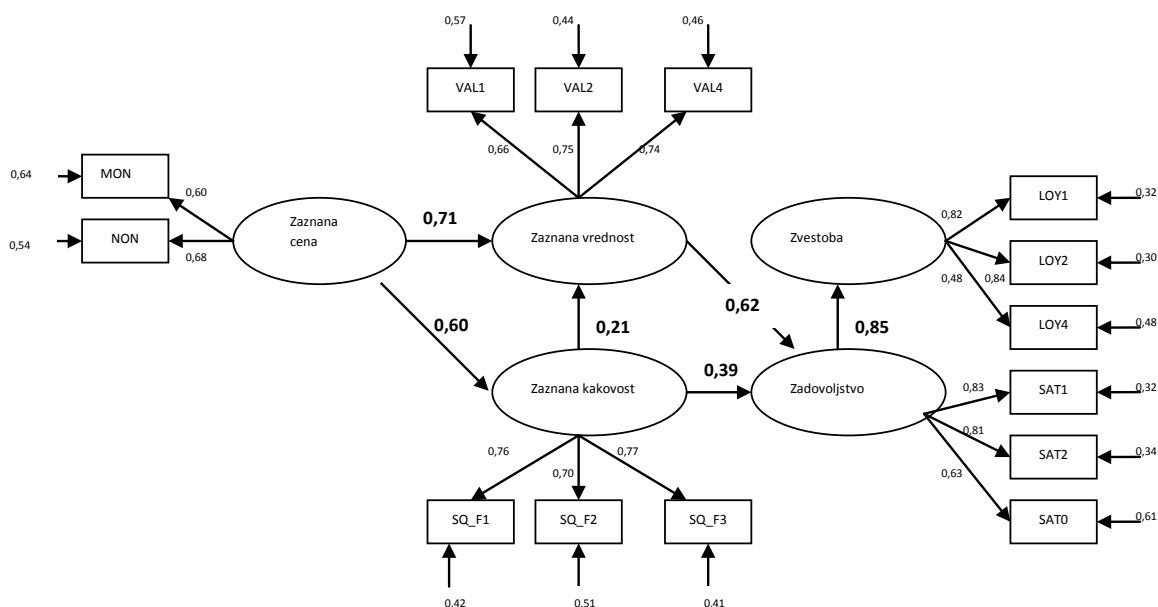
Diskriminantno veljavnosti za posamezne dimenzije zaznane kakovosti in zaznane

cene bančnih storitev smo preverjali s serijo konfirmatornih faktorskih analiz za posamezne pare konstruktov in sicer tako, da smo najprej dovolili proste korelacije med pari konstruktov, v drugem primeru pa je bila zahtevana popolna korelacija. V vseh primerih so bile razlike v vrednosti χ^2 med omejenimi in prostimi rešitvami statistično značilne pri $p < 0,05$.

Na koncu smo preverili še zanesljivost in veljavnost za vse v model povezane konstrukte, kar prikazujemo v Tabeli 4. Da bi dosegli ugodnejše število parametrov, smo izvedli dodatno poenostavitev dveh konstruktov prvega reda. Za konstrukta zaznana kakovost in zaznana cena smo izračunali modela konstruktov drugega reda. To smo dosegli z izračunom povprečnih vrednosti pripadajočih indikatorjev in tako dobili skupen, sestavljen konstrukt zaznana kakovost s tremi indikatorji in zaznana cena z dvema indikatorjema.

V zaključni fazi raziskave smo predlagani konceptualni model povezav testirali z uporabo modeliranja strukturnih enačb. Končni strukturni model s standardiziranimi koeficienti poti prikazuje Slika 2.

Slika 2: Strukturni model in standardizirani koeficienti poti



Vse poti so statistično značilne pri $p < 0,01$

Indeksi globalne ustreznosti: $\chi^2=284,8/df=71$, RMSEA=0.066, Standardiziran RMR=0.04, NFI=0.93, NNFI=0.92, CFI=0.94, GFI= 0.93, IFI=0.94

Tabela 5: Koeficienti poti v končnem strukturnem modelu zaznane vrednosti

Povezave	Standardizirani regresijski koeficienti	t-vrednost	Statistična Značilnost
H _{1A} : Zaznana kakovost – Zaznana vrednost	$\beta_1 = 0,206$	2,837	p<0,01
H _{1B} : Zaznana kakovost – Zadovoljstvo	$\beta_2 = 0,387$	8,052	p<0,01
H _{1C} : Zaznana vrednost – Zadovoljstvo	$\beta_3 = 0,617$	9,934	p<0,01
H _{2A} : Zaznana cena – Zaznana kakovost	$\gamma_1 = 0,601$	9,955	p<0,01
H _{2B} : Zaznana cena – Zaznana vrednost	$\gamma_2 = 0,709$	8,265	p<0,01
H ₃ : Zadovoljstvo – Zvestoba	$\beta_4 = 0,849$	21,539	p<0,01

Rezultati χ^2 statistike kažejo na nekatere razlike med podatki in predlaganim modelom ($\chi^2 = 284,8$ / df = 71; p < 0,05), saj statistično značilen χ^2 kaže na nepopolno prileganje modela podatkom. Kenny (2010) navaja, da je pri vzorcih, večjih od 200 enot, hi-kvadrat skoraj vedno statistično značilen. Ne glede na rezultate χ^2 statistike pa ostali indeksi globalne ustreznosti kažejo na primerno prileganje strukturnega modela podatkom, saj je večina indeksov v sprejemljivih mejah. Vrednost indeksa RMSEA znaša 0,066, kar je zelo blizu mejni vrednosti dobrega prileganja, še zmeraj pa je v mejah sprejemljivega prileganja modela podatkom. Prav tako je večina ostalih globalnih indeksov ustreznosti v sprejemljivih mejah (NFI = 0,93; NNFI = 0,92; CFI = 0,94; SRMR = 0,04; GFI = 0,93), zato zaključimo, da se strukturni model dovolj dobro prilaga podatkom. Tabela 5 prikazuje pregled koeficientov poti glede na zastavljene hipoteze. Kot predvideva hipoteza H_{1A}, je povezava med zaznano kakovostjo bančnih storitev in njihovo zaznano vrednostjo statistično značilna in pozitivna ($\beta_1=0,206$; p<0,01). Povezava med zaznano kakovostjo in zadovoljstvom odjemalcev je nekoliko močnejša od predhodne in je prav tako statistično značilna ($\beta_2=0,387$; p<0,01). Na tej podlagi lahko sklepamo, da je povezava med zaznano kakovostjo in zadovoljstvom odjemalcev tako neposredna kot tudi posredna, prek zaznane vrednosti bančnih storitev. Skladna s pričakovanji je tudi pozitivna in statistično značilna povezava med zaznano vrednostjo in zadovoljstvom odjemalcev ($\beta_3=0,617$; p<0,01). Upoštevajoč rezultate raziskave, hipoteze H_{1A}, H_{1B} in H_{1C} sprejmemo. Posreden vpliv zaznane kakovosti na zadovoljstvo odjemalcev prek zaznane vrednosti je prav tako statistično značilen z vrednostjo regresijskega koeficienta 0,127

(t-vrednost=2,932). Ugotovimo, da je skupen vpliv zaznane kakovosti na zadovoljstvo odjemalcev, ki ga opredelimo kot vsoto neposrednega ($\beta_2=0,387$) in posrednega vpliva prek zaznane vrednosti ($\beta_{21}=0,127$), precej močnejši ($\beta_2 + \beta_{21}=0,513$) kot le vpliv neposredne povezave ($\beta_2=0,387$).

V drugem sklopu povezav smo proučevali vpliv zaznane cene v modelu zaznane vrednosti bančnih storitev. Tako v primeru vpliva zaznane cene na zaznano kakovost bančne storitve ($\gamma_1=0,601$) kot tudi na zaznano vrednost ($\gamma_2=0,709$) smo ugotovili, da sta vpliva statistično značilna in podobne jakosti, tako da sprejmemo tudi hipotezi H_{2A} in H_{2B}.

Najmočnejšo povezavo izmed vseh zasledimo med zadovoljstvom in zvestobo odjemalcev z vrednostjo regresijskega koeficienta $\beta_4=0,849$ ter tako hipotezo H₃ sprejmemo.

6. SKLEP

V okviru empirične raziskave bančnih storitev smo preverjali značilnosti povezav med (1) zaznano ceno, zaznano vrednostjo in zaznano kakovostjo, (2) med zaznano kakovost in zadovoljstvom odjemalcev (preverjali smo neposredno in posredno povezavo), (3) med zaznano vrednostjo in zadovoljstvom odjemalcev in (4) med zadovoljstvom in zvestobo odjemalcev. V raziskavi smo preverjali tudi zanesljivost in veljavnost predlaganega konceptualnega modela zaznane vrednosti, uporabljenega na primeru podjetij, ki delujejo v bančnem sektorju v Sloveniji. Rezultati, ki smo jih pridobili, so uporabni za razumevanje odjemalčevega vrednotenja bančnih storitev.

Ugotavljamo, da je skupen vpliv zaznane kakovosti na zadovoljstvo odjemalcev prek zaznane vrednosti močnejši od vpliva pri neposredni povezavi med omenjenima konstruktoma. To kaže na dejstvo, da morajo menedžerji v bankah upoštevati celoten niz povezav, saj lahko v nasprotnem primeru nastopi zmotno prepričanje o šibki povezavi. Kot kaže, sama zaznana kakovost nujno ne vpliva na višje zadovoljstvo, saj ne vključuje koncepta žrtev, ki je ključni sestavni del zaznane vrednosti. Hkrati se morajo bančni menedžerji zavedati, da moramo zaznano kakovost razumeti kot večdimenzionalni konstrukt, kjer ni pomembna samo osnovna storitev (jedro storitve), temveč tudi fizični dokazi, varnost in zaupanje. Rezultati raziskave razkrivajo tudi, da je zaznana vrednost pomemben mediator med zaznano kakovostjo in zadovoljstvom odjemalcev. Podobne ugotovitve izhajajo tudi iz raziskav, izvedenih v drugih panogah (Caruana in soavtorji, 2000; Cronin in soavtorji, 2000; Lin in soavtorji, 2005).

Preverjanje dimenzionalnosti koncepta zaznane cene razkriva, da je ta sestavljena iz denarne in nedenarne komponente. Pričakujemo lahko, da bo, zaradi vedno večje podobnosti otipljivih sestavin ponudbe, v prihodnje nedenarna komponenta igrala vedno pomembnejšo vlogo. Rezultati kažejo, da obstajajo tako neposredni, kakor tudi posredni vplivi zaznane cene (prek zaznane kakovosti) na zaznano vrednost bančnih storitev. Moči obeh povezav se ne razlikujeta bistveno.

Potrebno je poudariti, da so rezultati raziskave skladni s predhodnimi ugotovitvami v znanstveni literaturi (McDougall in Levesque, 2000; Cronin in soavtorji, 2000; Chen in soavtorji, 2005), kjer je nakazano, da višja raven zaznane vrednosti vodi do višjega zadovoljstva odjemalcev in višjih stopenj zvestobe. Za menedžerje v bankah je torej pomembno, da nenehno preverjajo, analizirajo ter udeležajo tiste elemente koristi, ki z vidika njihovih odjemalcev najbolj povečujejo zaznano vrednost ter hkrati posvečajo dovolj pozornosti nižanju žrtev v očeh odjemalcev.

Vsi raziskovani koncepti so medsebojno povezani, neotipljivi, kompleksni, težko opredeljivi, vendar strateško pomembni za bančništvo. Prav zaradi tega morajo biti menedžerske odločitve o aktivnostih, usmerjenih k odjemalcem celovite in sistematične, ob upoštevanju tako posrednih, kakor tudi neposrednih vplivov.

S celovitejšim pristopom vključevanja spremenljivk v model zaznane vrednosti storitev smo pripomogli k razjasnitvi nekaterih dilem, ki

se kažejo v teoriji in nastajajo večinoma zaradi prepletenosti vplivnih dejavnikov, nejasnih meja med njimi in zaradi dosedanjega prešibkega empiričnega preverjanja zaznane vrednosti na področju storitev, še posebej v Sloveniji.

Pri vrednotenju raziskave moramo opozoriti tudi na njene omejitve. Ker se rezultati neposredno nanašajo le na odjemalce bančnih storitev, njihovo posploševanje na celotno populacijo ne sme biti samoumevno. Med drugim velja poudariti, da imajo odjemalci v srednje in vzhodno evropskih državah manj izkušenj z bančnim poslovanjem v primerjavi z ostalimi bolj razvitimi državami, saj je bil trg bančništva v preteklosti v teh državah manj razvit. Prav tako bi lahko model zaznane vrednosti nadalje razširili z dodajanjem več predhodnikov (na primer kultura ali tržna naravnost) in posledic (zaupanje odjemalcev) zaznane vrednosti.

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ADVERTISING EFFECTIVENESS EVALUATION AND CORE MARKET TURBULENCE

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Abstract: This paper focuses on the managerial evaluation of advertising effectiveness according to the core market turbulence. By choosing to focus on clients' attitudes and reported behaviour, a greater understanding of the factors that enhance marketing information use in the evaluation of advertising effectiveness should be established. Responses from 235 marketing managers from Slovenian companies with more than 10 employees were analyzed. The dominance of sales evaluation in managers' responses signals a short-term orientation of their advertising strategies. The paper further shows higher level of monitoring of advertising effectiveness for managers in more market turbulent conditions.

Keywords: market turbulence, advertising, effectiveness, survey

VREDNOTENJE OGLAŠEVALSKE UČINKOVITOSTI IN USPEŠNOSTI TER SPREMENLJIVOST RAZMER NA POGLAVITNIH TRGIH¹

Povzetek: Vrednotenje oglaševalskih učinkov je v negotovih in konkurenčnih pogojih poslovanja ob dejstvu, da stroški oglaševanja stalno naraščajo, eno pomembnejših področij razmišljanja menedžerjev (Miller in Pazgal, 2007). Nedvomna potreba po vrednotenju oziroma merjenju učinkov oglaševanja pa ni enoznačna, saj je v prvi vrsti odvisna od tega, ali k njej pristopajo praktiki ali pa akademiki (Cook in Kover, 1997). Tako prvi izpostavljajo rezultate in praktične uvide, slednji pa se bolj ukvarjajo s kognitivnim učinki oglaševanja in oblikovanjem teorij (glej Holbrook in Batra, 1987; Vakratsas in Ambler, 1999; Hall, 2002). V našem prispevku nas zanima, kako na to vprašanje gledajo menedžerji slovenskih podjetij. Zato najprej pregledamo temeljno literaturo s področij vrednotenja

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oglaševalske učinkovitosti/uspešnosti in vpliva tržne negotovosti na poslovanje ter soodvisnosti na tem področju. V skladu s izpeljanimi hipotezami nato izvedemo empirično analizo in na koncu prikažemo rezultate z omejitvami.

Marketinška literatura proučuje rabo, merjenje učinkovitosti in uspešnosti marketinških komunikacij s strani menedžerjev kot relevantno raziskovalno polje (Low in Mohr, 2001; Clark, 2000; Clark, Abela in Ambler, 2006). Pri tem prevladuje prepričanje, da moramo slediti komunikacijskim procesom in ciljem, ki smo si jih zadali pred začetkom marketinško komunikacijskih aktivnosti. Jasni cilji vzpostavijo soglasje med vsemi akterji, omogočijo finančni nadzor, razvoj posameznih komunikacijskih elementov in omogočijo merjenje učinkovitosti (Schultz, 1990). Tako zastavljeni cilji v jeziku želenih sprememb v hierarhiji komunikacijskih učinkov oziroma v spremembi stališč porabnikov do znamke so ključni korak k dolgoročni uspešnosti oglaševanja in drugih oblik marketinškega komuniciranja. So hkrati tudi pogoj, da se izognemo dragim napakam, ki bi se sicer lahko zgodile. Zavedanje o znamki, ki je prvi pogoj oglaševalske uspešnosti, pa je v praksi pogosto narobe razumljeno in napačno vrednoteno (Rossiter v MacDonald in Sharp, 2003). Nasploh izsledki raziskav med praktiki kažejo, da je oglaševalska skupnost precej zadržana do tovrstnih meritev. Racionalizacije so v sorazmerno visokih stroških in nezaupanju v merske instrumente. Posebej močno je nasprotovanje med ustvarjalci oglasov pa tudi med prodajno usmerjenimi vodstvenimi kadri (Belch in Belch, 2004; Frazer in drugi, 2002; Tellis, 2004). V povezavi s tem smo oblikovali tudi prvo hipotezo raziskovanja. Ta se je glasila: »Percepcija menedžerjev je v skladu s predpostavko, da mora biti merjenje oglaševalske učinkovitosti in uspešnosti sestavni del načrta oglaševalske akcije, da bi se izognili dragim napakam«.

Zgodovinsko je merjenje učinkovitosti in uspešnosti povezano z modeli odziva porabnikov na sporočila. Prvi poskus je dobro znan model AIDA, ki svoje korenine vleče iz prodajnih veščin. Hierarhični modeli odziva porabnikov doživijo razcvet v 60-ih letih prejšnjega stoletja (Lavidge in Steiner, 1991; Cooley, 1961). Kasneje se zlasti s pojavom storitvene ekonomije pojavijo kritike tovrstnih modelov, ki trdijo, da porabniki pri različnih ponudbah preidejo različni vrstni red v stopnjah hierarhije učinkov, pri čemer razumski odziv pogosto prepusti prednost čustvenemu ali pa celo vedenjskemu (Vaughn, 1986; Berry in Howard, 2000).

Razprava o pravilnosti posameznega modela pa ima eno skupno značilnost, in sicer, da oglaševalske učinkovitosti in uspešnosti ni možno vrednotiti zgolj skozi podatke o doseženi prodaji, saj je nemogoče razločiti oglaševalske dražljaje od dražljajev drugih marketinških komunikacij. Prav tako je nemogoče postaviti jasno ločnico med kratkoročnimi in dolgoročnimi učinki oglaševanja. Prvi se pogosto lahko pokažejo na kratek rok v obsegu prodaje, drugi pa šele na daljši rok v obliki spremembe stališč

do znamke. Kljub tem ugotovitvam pa tudi novejša raziskava kažejo, da so menedžerji še vedno pristaši uporabe podatkov o prodaji kot prevladujočega merila predvsem kratkoročne oglaševalske učinkovitosti (MacDonald in Sharp, 2003). Zato smo postavili drugo hipotezo, ki se glasi: »Percepcija menedžerjev je skladna s pogledom, da prodajni učinki ne bi smeli biti prvenstveni cilj pri vrednotenju marketinškega komuniciranja«.

Študije o tržni (marketinški) naravnosti (Jaworski in Kohli, 1993) dokazujejo, da je potreba po marketingu višja v pogojih zaostrene konkurenčnosti ob hkratni spremenljivosti preferenc porabnikov in pogostosti tehnoloških inovacij. Čim večja je spremenljivost okolij, tem večja je pri menedžerjih potreba po informacijah, vezanih na vrednotenje delovanja (Menon in Varadarajan, 1992; Low in Mohr, 2001). V takih pogojih je potreba menedžerjev po sistematičnem zbiranju informacij o učinkovitosti oglaševanja in drugih marketinško komunikacijskih aktivnosti pričakovano večja. Zaradi tega smo oblikovali naslednjo hipotezo: »Menedžerji, ki poslujejo v pogojih višje tržne negotovosti, uporabljajo več marketinških informacij pri vrednotenju oglaševalske učinkovitosti in uspešnosti kot menedžerji v okolju nižje tržne negotovosti«.

Da bi empirično potrdili ali ovrgli hipoteze, smo izoblikovali raziskovalni instrument, ki smo ga nato preverili na vzorcu slovenskih podjetij. Instrument temelji na že preverjenih raziskavah oglaševalske učinkovitosti in uspešnosti (Low in Mohr, 2001), z dodatkom nekaterih stališč, preverjenih v slovenskih razmerah (Podnar, Kitchen in Jančič, 2003). Del, ki se nanaša na tržno negotovost, pa sledi raziskovalnemu instrumentu, ki sta ga uporabila Jaworski in Kohli (1993). Zbiranje podatkov je temeljilo na poštni anketi, ki jo je izvedel Inštitut za trženje pri Ekonomski fakulteti Univerze v Ljubljani. Stratificirani naključni vzorec je zajel 2000 podjetij iz različnih panog in je temeljil na velikosti podjetja (240 večjih, 760 srednjih in 1000 malih podjetij). Prejeli smo 235 izpolnjenih vprašalnikov.

Rezultati raziskave najprej pokažejo, da se oglaševanje v proučevanih podjetjih meri šele po koncu akcije, ne pa tudi ob začetku le-te. To kaže, da merjenje ni vgrajeno v sam program akcije. Prva hipoteza tako ni potrjena. Glede posameznih oblik merjenja se pokaže, da so finančni indikatorji in obseg prodaje kot merila kratkoročne učinkovitosti in uspešnosti oglaševanja pomembnejši od drugih oblik merjenja, kar pomeni, da tudi druga hipoteza ni potrjena. Tržna negotovost se v raziskavi pokaže kot razlikovalni dejavnik in potrjuje našo tretjo hipotezo. Tako menedžerji podjetij, ki poslujejo v bolj negotovih razmerah, značilno pogosteje uporabljajo poleg finančnih indikatorjev tudi merila o komunikacijski učinkovitosti in uspešnosti kot to počno podjetja, ki poslujejo v stabilnejših tržnih razmerah.

Če povzamemo, lahko ugotovimo, da je razvitost merjenja učinkovitosti in uspešnosti oglaševanja v podjetjih iz našega vzorca šibka in poenostavljena. Prevladuje merjenje prodajnih dosežkov, merjenje ni nujni sestavni del oglaševalskih projektov, kar govori

v prid tezi o prevladi kratkoročnega razmišljanja v odnosu do oglaševanja. To dejstvo ne vliva optimizma ne v časih visoke konjunktore, kaj šele v času recesije. Prav ob tej zadnji trditvi pa ima naša raziskava tudi morda največjo pomanjkljivost. Izvedena je bila namreč pred začetkom gospodarske krize. Kljub temu dejstvu pa na primer raziskava, izvedena v obdobju recesije (DMS, 2009), ne poda razlogov za drugačno razmišljanje. Izsledki namreč kažejo tendenco po vsesplošnem zniževanju oglaševalskih in marketinško-raziskovalnih proračunov. Čeprav omenjena raziskava posebej ne proučuje področja raziskovanja učinkovitosti in uspešnosti oglaševanja pa je pričakovati, da vidnejših pozitivnih sprememb na tem področju tudi v tem obdobju pri nas ni moglo biti.

1. INTRODUCTION

Evaluation of advertising effectiveness is a critical issue for managers who are faced with rapidly increasing advertising costs in an uncertain, competitive environment (Miller and Pazgal, 2007). It could be seen as the key to the relations between marketers, finance people and top managers. A meta-analysis by Conchar et al. (2005) demonstrates a positive link between the market value of the company and the level of expenditure on advertising and sales promotion. Advertising activities covered by the expenditure on advertising and sales promotion, in general, contribute to future cash flows and increase the yield value for shareholders or the value of market capitalization of companies (Conchar et al., 2005, Luo and Donthu, 2006).

Advertising effectiveness studies have often had quite different intentions and operational definitions depending on whether they were done by practitioners or academics (Cook and Kover, 1997). The former tend to emphasize results and actionable insights, while the latter are more concerned with cognitive effects and theory building (e.g. Holbrook and Batra, 1987; Vakratsas and Ambler, 1999; Hall 2002). More recently, a more generalized, multidimensional concept of advertising effectiveness seems to appear infrequently in the research literature; it is replaced by more discrete cognitive effects such as persuasion or attitudes toward advertisements (Frazer et al, 2002). The focus of this paper is different as we examine managers' perceptions of the importance and the approaches to advertising effectiveness evaluation and measurement. To better recognize the context in which managers' perceptions are formed, perceived market turbulence is included.

The article first provides an overview of the marketing literature on advertising effectiveness evaluation and market turbulence. Relationship between these concepts is examined. In line with research hypotheses, empirical analysis is performed and findings reported. We conclude with discussion and conclusion on the managers' evaluation of advertising effectiveness with regard to the relevant market environment.

2. THEORETICAL BACKGROUND

In marketing literature, the relevant stream of research covers the use of marketing information by marketing managers to determine marketing

communications effectiveness (the degree to which marketing communications objectives are achieved) and efficiency (the ratio of marketing communications outputs to inputs) (Low and Mohr, 2001; Clark, 2000; Clark, Abela and Ambler, 2006). Marketing information consists of internal information (e.g. sales volume), external syndicated information (e.g. market growth rates) and of a customized research by outside research providers. Low and Mohr (2001) see the need for a greater understanding of the factors that advance marketing information use in the evaluation of marketing communications efficiency and effectiveness.

Ideally, measures of effectiveness of advertising and marketing communications as well would be the early warning system to their design. Tellis (2004) distinguishes three stages of advertising communication process: inputs, processes and outcomes. While inputs are advertising stimuli, the process concerns with the hierarchy of effects, namely

a sequence of steps a consumer passes through from the initial exposure to advertising to the purchase decision. Outcomes can be seen as marketing results in brand choices, purchase intensity and accounting variables (Tellis, 2004).

The role of pre-test and post-test measurements is directly connected with the communication processes and objectives the campaign needs to achieve. Advertising and broader marketing communications objectives are the necessary planning step for the agreement among all parties, financial control, development of advertising elements, measurement and evaluation, and the relation among all marketing communication elements (Schultz, 1990). Clear definition of these objectives in terms of desired change in the hierarchy of effects or consumer attitudes to the brand, evaluation of various alternative strategies and appropriate strategy choice are the crucial steps in increasing general long-term effectiveness of advertising and marketing communication programs and in the avoidance of costly mistakes. Brand awareness that is essential for advertising effectiveness is widely misunderstood and often wrongly measured (Rossiter in Macdonald and Sharp, 2003: 1). Furthermore, the research and practice show that advertising community is somehow reluctant in using these measures. The reasons for avoiding them are mainly the result of relatively high costs of such measurements and also owing to the research problems in measuring itself. There is also the opposition within creative community and within sales oriented

management structures (Belch and Belch, 2004, Frazer et al., 2002, Tellis 2004). Managers and their communication agencies assess the creative execution in a different way and same goes for mental models that are used regarding the potential increase in sales (Devinney et al., 2005). However, these differences are not necessary dysfunctional to relationships between managers and their agencies. Regarding managers' perceptions on importance of information and measurement of advertising effectiveness we therefore, in line with Low and Mohr (2001), propose the following hypothesis:

H₁: Managers' perceptions correspond to the view that measurement of advertising effectiveness should be integrated in the campaign programmes in order to avoid costly mistakes.

Needless to say, the interaction between advertising and its audience is extremely complex (Mehta, 2000). Historically, measuring the effectiveness of advertising is resulting from the models of consumer response to advertising. The earliest attempt, the AIDA model, is attributed to St Elmo Lewis in 1898. This sales model was later adopted by advertisers, since their job at that time was considered as being a salesmanship in print (Reed and Ewing, 2004). Early models followed the logic of a hypodermic needle communications effect or the stimulus-response concept. The advent of radio and later TV changed such orthodox assumption considering a more active role of consumers in their media consumption. The question of how advertising works became again blurred. In the early 60s one can see the advent of the whole plethora of hierarchically concocted models (Lavidge and Steiner, 1961, Cooley 1961). The common denominator of these and other models is the critique of immediate sales measures of advertising and the demand to measure the effectiveness through various communication objectives (Berry and Howard, 2000); thus also the name of the Cooley's (1961) model DAGMAR (Defining Advertising Goals for Measured Advertising Results). Hierarchical models later became criticized as being too rational (Vaughn, 1986; Berry and Howard, 2000). Berger (1986) and Vaughn (1986) suggested FCB model that combines high and low involvement and left and right brain specialization in a two-by-two matrix with two factors—high and low involvement, and feeling and thinking.

The main problem, however, lies in the existence of the two main theories of how advertising

actually works. One view on advertising is predominantly called the “strong force” and the other the “weak force” theory of advertising (Jones, 1998; Ehrenberg, 1974). Jones, proponent of the first, claims that advertising is capable of immediate effect on sales: effective advertising sells and advertising is indeed salesmanship (1998: 89). As such, the “strong force” theory focuses on short-term effects of advertising. The “weak force” theory denies such a role of advertising: advertising results are less obvious since consumers have become more sceptical, more informed and spoiled.

Since the sales responses to advertising are difficult to separate from the responses of other communication and marketing efforts and thus difficult to quantify, they should not be its primary and much less its only objective. The other problem lies also in the fact that advertising works both in the short-term and long-term manner with no clear demarcation line between the two. Nevertheless, recent research shows that managers are still somehow stuck with the predominant use of sales figures that are short-term measures of advertising effectiveness (Macdonald and Sharp, 2003). The core objectives should more accurately be expressed in communication terms, such as the increase in brand awareness or the improvement of brand attitudes (Percy and Elliot, 2005). The main effects of advertising are therefore in raising brand awareness and forming or reinforcing the favourable attitudes (Ehrenberg 1974, Macdonald and Sharp, 2003), which should be seen as more long-term effects. Since the primary objective of marketing communications should not be sales results, the dominant approach to measure advertising effectiveness should include measurement of communication effects. The following research hypothesis was formulated:

H₂: Managers’ perceptions correspond to the view that measurement of sales results should not be the primary objective of marketing communications.

The evaluation and determination of the effectiveness of planned activities of marketing communication is crucial for strategic planning and implementation of improvement strategies. Simpson and Taylor (2002) argue that there should be a match between the need for marketing activities to sustain companies in a competitive business environment (relevance of marketing) and the actual marketing efforts applied (role played by marketing). This applies also to marketing communication and

advertising activities. The external need for marketing is higher if the company wants to remain competitive within a highly competitive, dynamic industry with high degree of changes in consumer preferences and technology i.e. market turbulence (Jaworski and Kohli, 1993). High turbulence is connected to high growth rate of the industry, many innovative products, intensive research and development activities and intensive proliferation of new markets. The more unstable the environment, the greater the manager’s need for, and use of, information when evaluating performance (Menon and Varadarajan, 1992; Low and Mohr, 2001). According to agency theory, most managers do what is safest for them in terms of advertising decisions (West and Prendergast, 2009), and decisions based on information should therefore be safer in high market turbulence conditions. Since managers in competing industries with high market turbulence are more likely to use information when evaluating performance (Low and Mohr, 2001), they are expected to monitor the effectiveness of various promotional and advertising activities in a systematic way. Therefore, the following hypothesis will be tested:

H₃: Managers that experience greater market turbulence use more marketing information in evaluating advertising effectiveness than managers that experience less market turbulence.

3. METHODOLOGY

Survey method applied for data collection allowed us to assess managers’ perceptions and gain insight into their evaluation of advertising effectiveness and efficiency measurement. The research instrument was adapted from existing measures in the marketing and communication literature, based on conceptual definitions of variables: for the evaluation of the use of marketing information for advertising effectiveness evaluation we applied Low and Mohr (2001), for further attitudes about measuring advertising effectiveness items from Podnar, Kitchen and Jančič (2003) were used, while market turbulence scale items (technological and customer change) were based on Jaworski and Kohli (1993). These items were extended with items suggested by eight marketing managers in a focus group, conducted in Slovenia in January 2006. The suggested items included legal and political restrictions in the industry (the extent to which government regulation inhibits the ability to expand product or customer markets), ownership consolidation and cost-cutting as a norm in

the industry. Seven-point Likert-type scale (1-completely disagree, 7-completely agree) was used for all applied variables.

A mail survey was conducted by the Institute of Marketing, Faculty of Economics, in January-February 2006, with the purpose of analyzing the specifics of marketing and marketing communications in companies in Slovenia. The survey included 2000 firms from different industries with more than ten employees. A stratified random cross-industry sample was based on company size (240 large, 760 medium and 1000 small companies). The marketing vice president, marketing director or sales manager was approached. For small companies (fewer than 50 employees), the president or owner was included. An early version of the questionnaire was administered to three academics in the fields of marketing and marketing communications. The research instrument was refined on the basis of the feedback received. The revised questionnaire was further tested with a group of marketing directors. Responses from 235 companies were received (11.8% total response rate, 24.6% for large companies, 13.3% for medium and only 7.1% for small companies). With regard to the mail administration of the survey, we consider the response from large and medium companies to be encouraging.

4. FINDINGS

The results show that the measuring of advertising effectiveness is applied only after the campaigns and not before, especially in medium and large companies (see Table 1). These companies also rely more on marketing information when they evaluate advertising effectiveness. According to the results it seems that measurement of advertising effectiveness is not fully integrated in campaign programmes and therefore managerial perceptions do not correspond the view that the measurement of advertising effectiveness would be fully integrated in campaign programmes/planning (H_1). Regarding specific forms of measuring advertising accountability and effectiveness the results show that the majority of companies connect measurement of advertising effects with sales increases and significantly less with marketing communication indicators. Financial indicators are in manager's views on average more important than communication indicators. Again, contrary to our hypothesis (H_2), managerial perceptions do not correspond to the view that measurement of sales results should not be the primary objective of marketing communication. This is a sign of a short-term orientation in managers' advertising strategy, while preference for communication effects would be more in line with a long-term orientation in advertising strategy. When comparing companies of different sizes, the differences are not significant except for reliance on marketing information for the evaluation of advertising effectiveness (higher for large companies than for small companies). Among companies of different sizes there were no significant differences about indicators used for measuring advertising effectiveness or understanding of method development for measuring advertising effectiveness.

Table 1: Attitudes on advertising effectiveness in companies of different sizes

		Mean	Std. Dev.	Std. Err.
We regularly measure advertising effects before the campaign.	Large c.	2.74	1.377	.236
	Medium c.	3.39	1.922	.300
	Small c.	2.48	1.377	.287
	Total	2.95	1.658	.168
We regularly measure advertising effects after the campaign is rolled-out.	Large c.	4.56	1.599	.274
	Medium c.	4.51	1.976	.309
	Small c.	3.83	1.875	.391
	Total	4.37	1.835	.185
We heavily rely on marketing information when evaluating advertising effectiveness.	Large c.	4.78	1.211	.214
	Medium c.	4.64	1.423	.228
	Small c.	3.73	1.667	.355
	Total	4.47	1.464	.152
We measure advertising effectiveness through increased sales.	Large c.	5.47	1.710	.293
	Medium c.	5.12	1.308	.204
	Small c.	5.13	1.632	.340
	Total	5.24	1.527	.154
We measure advertising effectiveness with recall, recognition, preference or other communication indicators.	Large c.	4.65	1.631	.280
	Medium c.	3.98	1.981	.313
	Small c.	3.83	1.696	.354
	Total	4.18	1.814	.184
We measure advertising effectiveness with increased revenues, profit or other financial indicators.	Large c.	4.82	1.914	.328
	Medium c.	4.98	1.423	.225
	Small c.	4.77	1.541	.329
	Total	4.88	1.624	.166

Scale: 1=completely disagree, 7=completely agree, N=235.

Core market turbulence was measured with 12 items covering technological change, customer change and issues suggested by marketing managers. A factor analysis was used for data reduction and summarization as our concern was to identify the two underlying dimensions. For this purpose, a common factor analysis with principal axis factoring was applied. Data was analyzed with SPSS 17.0. The factors were rotated (using Oblimin rotation and Kaiser Normalization). Kaiser-Meyer-Olkin Measure

of Sampling Adequacy was above 0.80 and acceptable. Variables that correlated highly with more than one factor were excluded from further analysis; leaving 8 variables in the analysis (see Table 2). The obtained factors can be interpreted as follows: 1. Technological/customer change (explains 21% of the variance); 2. Legal/political change (8% of the variance). In all, the two factors explain 29% of core market turbulence for the sample of companies.

Table 2: Core market turbulence

	Factor	
	1	2
Technology in our core market substantially changed in the last 3 years.	.562	
Annual growth of total sales in the last 3 years is very high.	.473	
Our industry is very RandD active.	.490	
Customer preferences and expectations in our industry often change.	.552	
Our industry is very export active.	.572	
Our industry is legally and politically very restrictive.		.533
Consolidation of the ownership is strong in our industry.		.494
Cost cutting is almost a norm in our industry.		.434

Extraction Method: Principal Axis Factoring.
Rotation Method: Oblimin with Kaiser Normalization.

Since the overall level of perceived market turbulence cannot be explained in absolute terms, companies were divided into two groups, based on their responses about core market turbulence: companies with lower market turbulence (55% of the sample) and companies with higher market turbulence (45% of the sample). More companies in the sample that experience higher market turbulence measure effectiveness of advertising (41.2% of such companies) compared to companies that experience lower market turbulence (32.7% of such companies).

When comparing results for companies with different level of market turbulence (H_3) we found significant differences (see Table 3): companies with higher level of market turbulence more often measure advertising effectiveness after the campaign, more heavily rely on marketing information and apply sales indicators, financial indicators as well as marketing communication indicators when evaluating advertising effectiveness, compared to the companies with lower levels of market turbulence.

5. DISCUSSION AND CONCLUSIONS

The focus of this paper is to examine managers' evaluation of advertising effectiveness in the context of more or less turbulent market environment. By focusing on managers' attitudes and reported behaviour, a greater understanding of the factors that enhance usage of marketing information for advertising effectiveness evaluation was established. It is important to note that some, mainly behavioural, forms of measuring advertising effectiveness are present in most companies, even in small ones. What is worrying the most is the fact that these measurements are often simplified by measurements of sales increases or financial results only, without considering communication effects on advertising which would, of course, require additional costs and research to be determined. Since the primary objectives of marketing communications should not be sales results, the dominant approach to measure advertising effectiveness should necessarily include measurement of communication effects.

However, research showed that the measurement of advertising effectiveness is not fully integrated in the campaign programme/planning in order to avoid costly mistakes. Also, the dominance of sales results in advertising effectiveness measurement might be a sign of a short-term orientation in the advertising strategy. The research further shows that there are differences between perceptions and reported behaviour among managers with different level of perceived market turbulence. It seems that managers under market pressure indeed more systematically

monitor the effectiveness of advertising compared to their less pressed colleagues. Higher usage of marketing information is a good sign for turbulent times, which the global markets are entering nowadays. On the other hand, the dominance of measurement of advertising effectiveness through increased sales for companies with higher level of market turbulence shows the importance of a short-term advertising strategy orientation. Such a view can be in our opinion far from the ideal in the peak of the economy and especially hard to overcome in

Table 3: Comparing advertising effectiveness measurement in companies according to the level of market turbulence they experience

		Market turbulence		Levene test of var. equality		Two sample T-test:		
		Low	High	F	Sig.	T	d.f.	Sig.
We regularly measure advertising effects after the campaign is rolled-out.	Mean	3.70	5.21	6.45	0.01	-4.24	70.43	0.00
	Std. Dev.	1.88	1.24					
	Std. Error of Mean	0.29	0.20					
We heavily rely on marketing information when evaluating advertising effectiveness.	Mean	3.86	4.99	3.52	0.06	-3.31	72	0.00
	Std. Dev.	1.59	1.28					
	SE of Mean	0.25	0.22					
We measure advertising effectiveness through increased sales.	Mean	4.96	5.7	1.98	0.16	-2.23	76	0.03
	Std. Dev.	1.67	1.21					
	Std. Error of Mean	0.26	0.2					
We measure advertising effectiveness with recall, recognition, preference or other communication indicators.	Mean	3.81	4.64	8.05	0.01	-2.12	74.04	0.04
	Std. Dev.	1.96	1.48					
	Std. Error of Mean	0.31	0.25					
We measure advertising effectiveness with increased revenues, profit or other financial indicators.	Mean	4.66	5.4	4.27	0.04	-2.13	72.90	0.04
	Std. Dev.	1.72	1.34					
	Std. Error of Mean	0.27	0.22					

Scale: 1=completely disagree, 7=completely agree, N=235.

the times of recession. One of the limitations of the present study is that data refers to the period before the recession. However, a more recent survey among marketers in the recession period (DMS, 2009) consistently reports that the majority of advertisers reduced marketing budgets and implemented structural changes in marketing spending where budgets for marketing research and advertising were reduced. Although the DMS (2009) study does not report specifically on measurement of advertising effectiveness, it is expected that under conditions of reduced research budgets this measurement would be hard to implement and it is unlikely that behaviour regarding advertising effectiveness measurement would improve significantly.

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RECENZIJA DELA TRŽENJE V TURIZMU avtorice Maje Konečnik Ruzzier

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Nova knjiga Maje Konečnik Ruzzier, naše mednarodno priznane avtorice s področja trženja turizma, prinaša dodano vrednost sicer kratki knjižni polici s slovensko strokovno literaturo o trženju. Knjiga obsega 200 strani, v okviru katerih je vključeno kar 32 grafičnih prikazov oz. slik, 27 praktičnih primerov ter 12 tabelaričnih prikazov. Zasnovana je na 108 enotah literature in 46 enotah virov.

OCENA STRUKTURE IN VSEBINE KNJIGE

Knjiga je sestavljena iz petnajstih poglavij, ki tematsko zaokrožajo področje trženja v turizmu, vsebinsko pa jih je mogoče predstaviti v **treh sklopih**.

Uvodna poglavja so namenjena uvajanju in razjasnitvi pojma trženja v turizmu ter pripravi in razumevanju podlag za kasnejše strateško trženje v turizmu. Avtorica se uvodoma posveti pojasnjevanju pojma in koncepta trženja (1. poglavje *Opredelitev trženja v turizmu*), pri čemer že v začetku osredotoči bralčevo pozornost na ključni cilj knjige, to je spoznavanje načina trženjskega razmišljanja za doseganje uspešnosti podjetij v sodobnem turističnem gospodarstvu. Za takojšnjo orientacijo vpelje jasno opredelitev trženja v turizmu, sestavljeno iz ključnih elementov in orodij, ki jih morajo tržniki v sodobnih turističnih podjetjih upoštevati ter v skladu z njimi pripravljati in izvajati trženjske aktivnosti. Po opredelitvi izhodiščnih konceptov avtorica specificira značilnosti trženja v turizmu (2. poglavje *Posebnosti trženja v turizmu*), s poudarkom na trženju storitev. Posebnost turistične dejavnosti namreč določa, da se proizvod, ki je namenjen menjavi na turističnem trgu, največkrat pojavlja v obliki storitve. Pri tem avtorica upravičeno izpostavi naraščajočo vlogo storitvenih dejavnosti v globalnem gospodarstvu, pri čemer predstavi ključna dognanja o specifikah

trženja storitev, posebej turističnih. Ob maksimi prilagajanja turističnih proizvodov oziroma storitev potrebam povpraševanja se avtorica v nadaljevanju pomudi še pri predstavitvi trženjskega okolja (3. poglavje *Trženjsko okolje v turizmu*), ki skozi nenehno dinamiko sprememb nalaga tržnikom v turizmu zahtevno nalogo sledenja in prilagajanja okolju, tako družbenemu kot naravnemu. Poglavje, ki sledi (4. poglavje *Motivacija in vedenje turistov*), nazorno nakaže, da je v središču vseh prizadevanj tržnikov v turizmu nihče drug kot turist. Obravnava psiholoških in socioloških procesov, ki vplivajo na vedenje turistov, je nujna za tržnikovo razumevanje potrebe človeka po potovanju kakor tudi za razumevanje gibanj povpraševanja po turističnih proizvodih in storitvah. Razumevanju in prepoznavanju potreb v nadaljevanju logično sledi vpogled v področje trženjskega raziskovanja (5. poglavje *Trženjske raziskave v turizmu*), ki bralca seznani s pomenom in metodami raziskav za potrebe trženjskega odločanja.

Od petega poglavja naprej se knjiga vsebinsko že prevesi v **drugi del**, del o strateškem trženju v turizmu. V poglavjih o ciljnem trženju (6. poglavje *Segmentacija v turizmu* in 7. poglavje *Ciljanje in pozicioniranje v turizmu*) se namreč avtorica poglobi v temeljno trženjsko strategijo. Predstavi sodobne metode segmentiranja trgov v turizmu, strategije izbiranja ciljnih trgov ter izhodiščne strategije tržnega pozicioniranja. S tem je bralec pripravljen na razumevanje temeljnih principov strateškega snovanja trženjskega spleta. Pred predstavitvijo posameznih elementov trženjskega spleta avtorica opozori na velik *vpliv informacijsko-komunikacijske tehnologije na trženje v turizmu* (8. poglavje), ki mu upravičeno posveti celotno poglavje. V njem opozarja zlasti na tiste vplive in spremembe, ki jih informacijsko-komunikacijska tehnologija prinaša trženju destinacijskega trženjskega spleta. Končno sledi tradicionalna obravnava osnovnega trženjskega spleta štirih elementov – *proizvoda, cene, tržne poti in trženjskega komuniciranja* –, ki je zajeta od 9. do 12. poglavja. V okviru poglavja o turističnem proizvodu (9. poglavje) avtorica opozarja, da je poimenovanje prvega elementa kot turističnega proizvoda preozko zastavljeno, saj je vsebinsko veliko ustrežnejše govoriti o turističnih storitvah oziroma celo o turističnih doživetjih. Pri predstavljanju izhodišč za razvoj turističnih proizvodov avtorica, razveseljivo, vključi prepotrebno podpoglavje o vlogi inovacij pri oblikovanju turističnih proizvodov oziroma storitev. Pri predstavljanju cenovnih strategij (10. poglavje) izpostavi ključne cenovne strategije ter dodatno osvetli pomen postavljanja taktičnih

cen. Strateško odločanje o elementu tržnih poti (11. poglavje) je skoncentrirano okoli tehtanja prednosti in slabosti neposrednih in posrednih poti, pri čemer so izpostavljeni stroški, vrste posrednikov ter vloga distribucijskih sistemov v turizmu. V poglavju o tržnih poteh je ponovno razviden močan vpliv informacijsko-komunikacijske tehnologije, ki se kaže predvsem v skrajševanju tržnih poti ter v spremenjeni vlogi turističnih agencij kot posrednikov na tržni poti. Pri elementu trženjskega komuniciranja (12. poglavje) je pozornost usmerjena k oglaševanju v turizmu, k pospeševanju prodaje in k odnosom z javnostmi, kot specifični trženjskega komuniciranja v turizmu pa so dodana še krajša podpoglavja o osebni prodaji, neposrednem trženju ter turističnih brošurah. Dodatno sta izpostavljeni tudi trženje od ust do ust ter interaktivno trženje, ki predstavljata nepogrešljivi obliki trženjskega komuniciranja v sodobnih turističnih podjetjih. V poglavje je izvirno vključeno tudi opozorilo o ustreznem kombiniranju orodij trženjskega komuniciranja, ki temelji na enotni ideji in povezanem scenariju za doseg določenega trženjskega cilja in ciljnega trga.

Zadnja tri poglavja so tematsko spet zaokrožena in bi lahko predstavljala **tretji vsebinski sklop** knjige. Vsebujejo številne izvirne obravnave in odražajo avtorčin poseben interes pri njenem znanstvenem preučevanju turizma. V 13. poglavju je namreč izpostavljen sodoben pogled na blagovne znamke v turizmu, predstavljen s pomočjo uravnoteženega pogleda na blagovno znamko. V nadaljevanju se osredotoči na pomen trženja turistične destinacije (14. poglavje) ter znotraj tega znamke destinacije (15. poglavje). Vsa tri zadnja poglavja predstavljajo, kljub tematski specifičnosti, že kar nujne sestavne dele celovite predstavitve problematike trženja v turizmu ter tako pomembno in na svež način zaokrožujejo in obenem nadgrajujejo predhodne vsebine.

SPLOŠNA OCENA KNJIGE IN NJENI CILJNI BRALCI

Tematske enote o trženju v turizmu so v knjigi predstavljene na visoki znanstveni ravni, zasnovane so tako na temeljni kot na najaktualnejši literaturi ter podane na didaktično prijazen način. Kot dopolnilo teoretičnim vsebinam velja pohvaliti **številne praktične primere s področja trženja v turizmu**, ki jih avtorica primerno, nazorno in nadvse privlačno dodaja ustrezno izbranim teoretičnim poudarkom. Pri tem gre za predstavitve **aktualnih svetovnih**

primerov (npr. Yotel, španski paradurji, TUI, mesto Petra, znamka Avstralije in Nove Zelandije, Guggenheimov muzej v Bilbao) ter, resnično pohvalno, predstavitev **aktualnih slovenskih primerov** trženja v turizmu (npr. Bohinj park EKO hotel, Sončna hiša, hostel Celica, turistična agencija Oskar, akcija Posočja and Nikona, akcija Slovenskega kongresnega urada, mesto Koper, nacionalna in turistična znamka I feel Slovenia). Prav vsi vključeni primeri so ustrezno aplicirani na predstavljena teoretična ozadja. S paleto aktualnih praktičnih vsebin (kar 27 primerov) je avtorici uspelo živahno in veselo obarvati besedilo sicer resne znanstvene in študijske knjige.

Knjiga Trženje v turizmu avtorice Maje Konečnik Ruzzier tako predstavlja novo osvežitev obstoječe slovenske literature s področja trženja v turizmu. Skladno z dejstvom, da se turistična dejavnost zaradi dinamičnega okolja nenehno dopolnjuje in spreminja, so v knjigi predstavljeni najnovejši teoretični pristopi in primeri. Knjiga bo zagotovo dobrodošel pripomoček **študentom pri predmetu Trženje v turizmu**, priporočam jo pa tudi **predstavnikom slovenskega turističnega gospodarstva**. Z izbrano kombinacijo teoretičnih in praktičnih vsebin si bodo eni in drugi lahko osvežili nekatere pojme, se seznanili z novimi, predvsem pa krepili in poglobili svoje trženjsko razmišljanje.

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Chapters in Books

Gartner, W.C. (1993). Image formation process. In M. Uysal, & D.R. Fesenmaier (Eds.), *Communication and Channel Systems in Tourism Marketing* (pp. 191-215). New York: The Haworth Press.

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V nadaljevanju so podani osnovni primeri navajanja v skladu s standardi APA.

Članki v revijah

Gartner, W.C., & Bachri, T. (1994). Tour operators' role in the tourism distribution system: An Indonesian case study. *Journal of International Consumer Marketing*, 6(2), 161-179.

Knjiga

Aaker, D., & Joachimsthaler, E. (2000). *Brand leadership*. New York: The Free Press.

Poglavje v knjigi

Gartner, W.C. (1993). Image formation process. In M. Uysal, & D.R. Fesenmaier (Eds.), *Communication and Channel Systems in Tourism Marketing* (pp. 191-215). New York: The Haworth Press.

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