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poslovni izzivi  
v letu 2024**

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# **Komerciala / Poslovanje**

Commerce /Business



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## **Uporaba kazalnika »Z''-score« za oceno bonitete podjetja**

### **Povzetek**

Uporaba Altmanovega modela je zelo priljubljena in razširjena tako med finančniki kot tudi poslovnimi analitiki in ostalimi interesnimi skupinami, ki želijo predvideti možnost, da bi podjetje v prihodnjih letih zašlo v finančne težave. V naši raziskavi smo želeli ugotoviti, če je ta model primeren tudi za oceno bonitete poslovanja. Boniteta poslovanja je namreč več kot zgolj napoved stečaja podjetja, saj pomeni celovito oceno kakovosti poslovanja podjetja. V ta namen smo v raziskavo vključili 70 podjetij za katera smo zračunali kazalnik »Z''-score« po modelu Altmana in to vrednost primerjali s finančno oceno bonitetne agencije Bizi.si. Na ta način smo ugotavljali obstoj, moč in smer korelacija med obema kazalnikoma, pri čemer smo podjetja razdelili v dve enaki skupini: neuspešna in uspešna podjetja. Ugotovili smo, da v obeh primerih obstaja statistično značilna povezanost med finančno oceno in Altmanovim modelom, kar kaže na to, da v primeru, če se poveča finančna ocena, se poveča tudi ocena po Altmanovem modelu in obratno. Vendar je ta sprememba močnejša v primeru še delujočih podjetji kot v primeru podjetij v stečaju. S tega vidika se kazalnik »Z''-score« lahko uporabi za prvo presojo uspešnosti poslovanja podjetja, za natančnejšo oceno pa je potrebna bolj poglobljena analiza tako finančnih kot nefinančnih podatkov. Ključne besede: bonitetna ocena, Altmanov model, korelacija, Z''-score, Slovenija

# Using the »Z"-score« indicator to assess the company's credit rating

## Abstract

*The use of the Altman model is very popular and widespread among financiers as well as business analysts and other interest groups who want to predict the possibility of a company getting into financial trouble in the coming years. In our research, we wanted to find out if this model is also suitable for assessing the creditworthiness of businesses. The creditworthiness of the business is more than a mere announcement of the company's bankruptcy, as it means a comprehensive assessment of the quality of the company's business. For this purpose, we included 70 companies in the research for which we calculated the "Z"-score" indicator according to the Altman model and compared this value with the financial assessment of the rating agency Bizi.si. In this way, we established the existence, strength and direction of the correlation between the two indicators, where we divided the companies into two equal groups: companies that have gone bankrupt in the past and successful companies. We found that in both cases there is a statistically significant connection between the financial assessment and the Altman model, which indicates that if the financial assessment increases, the assessment according to the Altman model also increases and vice versa. However, this change is stronger in the case of still operating companies than in the case of bankrupt companies. From this point of view, the "Z"-score" indicator can be used for the first assessment of the performance of the company's operations, but a more in-depth analysis of both financial and non-financial data is required for a more accurate assessment.*

*Keywords: credit rating, Altman's model, correlation, Z"-score, Slovenia*



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# Economic and social impacts on female adult learning participation in the European Union

## Abstract

*The adult lifelong learning indicator is the Percentage of persons aged 25-64 who recently received education or training in formal, non-formal, or informal education, in the last 4 weeks, as % of the population in that age group. The linear trend analysis of the time series for this variable in the period 2010 to 2023 for each gender showed a linear increase for females more quickly than for males. The main study variable in this article is the lifelong learning indicator for female participation rate in education and training, last 4 weeks, % population aged 25-64 for the year 2022 (denoted as  $Y\_FAPinL22$ ) for 27 European Union countries constituted in 2020 (EU27\_2020). Selected Eurostat indicators that might impact female participation in lifelong learning performed independent variables included in the correlation analysis and multiple linear regression modelling to help explain  $Y\_FAPinL22$ , and these are as follows: Public expenditure on tertiary education, levels 5-8, % of GDP (GDPTert20); Individuals with basic or above basic overall digital skills, % of females aged 25-64 (FDigSkill21); Gross domestic expenditure on R&D, % of GDP (GERD21); Employment rate for females with tertiary educational attainment, and as % of females aged 20-64 (FEmploy22). All the mentioned independent variables have positive correlation coefficients with  $Y\_FAPinL22$ . Ordinary Least Squares (OLS) multiple regression model was*

*built with two regressors with the strongest positive correlations, GDPTert20 and FDigSkill21, whose regression coefficients appeared to be statistically significant at a 5% significance level. The estimated regression model shows three leverage points, for Denmark, Romania, and Finland, and the most influential data belongs to Sweden, which has been competing with Denmark in female adults' participation in lifelong learning for years, and which has been the top performer since 2016, and continued as such until 2023. Hierarchical clustering of the EU27 countries was performed using Y\_FAPinL22 and Public expenditure on tertiary education, levels 5-8,% of GDP (GDPTert20); Individuals with basic or above basic overall digital skills (all five component indicators at basic or above basic level),% of females aged 25-64 (FDigSkill21); Gross domestic expenditure on Research and Development (R&D) for all industries as a percentage of GDP (GERD21); and Employment rate for females with tertiary educational attainment (levels 5-8), the proportion of females aged 20 to 64 (FEmploy22). Ward linkage and Squared Euclidean distances resulted in three clusters: of leading countries including seven top performers led by Sweden, Denmark, and the Netherlands; 17 moderately engaged countries, and three lagging behind performers in female lifelong learning, with Greece as the last, followed by Romania and Italy. When examining the impacts on female adults' lifelong learning, the countries with leverage and influential values recognized in the regression analysis helped explain the particular clustering of countries focusing on female adult learning.*

*Keywords: lifelong learning, multiple linear regression analysis, Mallows' Cp statistic, hierarchical cluster analysis, Ward linkage, squared Euclidean distance*



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## **Primerjalna analiza preiskovanja pranja denarja v povezavi z diamanti**

Povzetek

## Komerciala / Poslovanje

Raziskave s področja trgovanja z diamanti, so pokazale, da je ta segment zelo ranljiv in tvegan, ko govorimo o kaznivem dejanju pranje denarja. Pranje denarja v povezavi s preprodajo diamantov je v strokovni literaturi redko omenjeno, zato je namen tega članka izvesti poglobljeno analizo različnih primerov in oblik pranja denarja. Potrebno je zavedanje, da se je mednarodna trgovina z diamanti v zadnjih desetletjih spremenila, kar je še posebej pomembno takrat, ko iščemo korelacijo med pranjem denarja in diamanti. Zaznati je, da je na to področje vstopilo večje število manjših trgovcev; distribucijski kanali so postali bolj raznoliki; pojavljajo se nova trgovska središča; rezanje, poliranje diamantov se izvaja v različnih delih sveta; še vedno prevladujejo gotovinske transakcije; splet ima čedalje pomembnejšo vlogo. Vse te spremembe od rudarjenja do prodaje končnemu kupcu, kažejo na to, da je trgovanje z diamanti nadnacionalni globalni proces, kar pa lahko precej otežuje proces preiskovanja kaznivega dejanja pranja denarja, saj zajema večje število držav in jurisdikcij. V članku smo analizirali in primerjali več kot 34 primerov pranja denarja povezanega z diamanti iz 20 različnih držav. Cilj je razumeti različne pristope organov odkrivanja in pregona vezano na navedeno tematiko. S takšnim pristopom želimo identificirati skupne vzorce in razkriti posebnosti, ki so značilne za določene regije/države v povezavi z gotovinskimi in negotovinskimi transakcijami.

Ključne besede: pranje denarja, diamanti, kaznivo dejanje, podzemno bančništvo, trgovinsko poslovanje

# Comparative analysis of money laundering investigations related to diamonds

## Abstract

*Research in the field of diamond trading has shown that this segment is very vulnerable and risky when it comes to the crime of money laundering. Money laundering related to diamond resale is rarely mentioned in professional literature, so the purpose of this article is to conduct an in-depth analysis of various cases and forms of money laundering. It is necessary to be aware that international diamond trade has changed in recent decades, which is particularly important when we seek a correlation between money laundering and diamonds. It has been observed that a larger number of smaller traders have entered this field; distribution channels have become more diverse; new*

*trade centers are emerging; diamond cutting and polishing are carried out in different parts of the world; cash transactions still prevail; and the internet is playing an increasingly important role. All these changes from mining to selling to the end customer indicate that diamond trading is a transnational global process, which can significantly complicate the process of investigating the crime of money laundering, as it involves a larger number of countries and jurisdictions. In this article, we analyzed and compared more than 34 cases of money laundering related to diamonds from 20 different countries. The goal is to understand the different approaches of detection and prosecution authorities related to this topic. With such an approach, we aim to identify common patterns and reveal specifics characteristic of certain regions/countries in connection with cash and non-cash transactions.*

*Keywords: diamonds, money laundering, criminal complaint, underground banking, trade based money laundering*



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## **Vpliv stilov vodenja na delovno zadovoljstvo zaposlenih iz različnih generacij**

### **Povzetek**

Vodenje je proces, pri katerem posameznik vpliva na vedenje drugih ljudi in jih usmerja k doseganju ciljev. Vodje vplivajo na počutje zaposlenih pri delu, njihovo delovno uspešnost in učinkovitost, motiviranost in zadovoljstvo z delom. Zadovoljni zaposleni so praviloma bolj zavzeti za delo, bolj lojalni in v večji prispevajo k uspešnosti organizacije kot nezadovoljni. Raziskava se osredotoča na povezavo med stili vodenja in zadovoljstvom pri delu. Ker se vrednote in pričakovanja posameznikov iz različnih starostnih generacij

razlikujejo, je bil namen raziskave ugotoviti ali obstajajo razlike v zadovoljstvu in stilih vodenja v različnih starostnih generacijah. S spletno anketo smo zbrali podatke o stilih vodenja, ki jih uporablja nadrejeni in zadovoljstvu pri delu od 182 zaposlenih iz različnih generacij in različnih panog. Rezultati so pokazali, da so anketirani zadovoljni z delom, najvišje zadovoljstvo so izrazili glede varnosti zaposlitve, zanimivosti dela in odnosov s sodelavci. Pri nadrejenih je prisoten tako transakcijski kot transformacijski stil vodenja. Med generacijami ni bilo statistično pomembnih razlik v zadovoljstvu pri delu in stilih vodenja, ki jih uporabljajo njihovi nadrejeni. Kljub temu, da se niso potrdile predpostavke o razlikah med generacijami v zadovoljstvu in pri vodenju, je nujno prilagajanja stilov vodenja glede na specifične potrebe in vrednote zaposlenih, da bi kar najbolj spodbudili njihovo uspešnost pri delu.

Ključne besede: zadovoljstvo pri delu, stili vodenja, transformacijsko vodenje, transakcijsko vodenje, generacije

## The influence of leadership styles on the work satisfaction of employees from different generations

### Abstract

*Leadership is the process by which an individual influences the behaviour of other people and directs them to achieve goals. Leaders influence employees' well-being at work, their performance and effectiveness, motivation and job satisfaction. Satisfied employees tend to be more committed, loyal and contribute more to the success of the organisation than dissatisfied employees. The research focuses on the link between leadership styles and job satisfaction. As the values and expectations of individuals from different age generations differ, the aim of the research was to find out whether there are differences in job satisfaction and leadership styles across the different age generations. An online survey was used to collect data on leadership styles used by supervisors and job satisfaction from 182 employees from different generations and different industries. The results showed that respondents were satisfied with their jobs, with the highest levels of satisfaction expressed in terms of job security, interesting work and relationships with colleagues. Both transactional and transformational leadership styles are present in supervisors. There were no statistically significant differences between generations in job satisfaction and the*

*leadership styles used by their supervisors. Although the assumptions about generational differences in job satisfaction and leadership were not confirmed, it is necessary to adapt leadership styles to the specific needs and values of employees in order to maximise their job performance.*

*Keywords: job satisfaction, leadership styles, transformational leadership, transactional leadership, generations*



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## **Pomen in vpliv načrtne gradnje znamke delodajalca ter atributi, ki vplivajo na njeno postavitev**

### **Povzetek**

Trg delovne sile in privlačnost delodajalcev se je v obdobju med pandemijo in po njej zelo spremenil. Ne gre samo zato, da se je kot oblika dela uvedla možnost hibridnega dela ali dela od doma. Spremenil se je spekter vrednot, prepričanij in prioritet. Če pri tem upoštevamo še različne motivacijske faktorje različnih generacij, ter da v mnogo primerih v organizacijah delajo in sobivajo kar štiri generacije skupaj, potem je gradnja znamke delodajalca ena prvih prioritet vodstev, saj vpliva na uspešnost organizacij.

V članku je v teoretičnem delu predstavljen razvoj koncepta znamke delodajalca, kaj znamka delodajalca sploh je in kako vpliva na uspešnost organizacije. Prikazan je metodološki pristop gradnje znamke delodajalca, tako z marketinškega kot s kadrovskega vidika. V raziskovalnem delu pa je prikazan pomen različnih atributov delovnega mesta glede na različne pozicije in demografijo v finančnem sektorju. Sektor v zadnjem času doživlja precej sprememb, tako s strani strank, kot v smislu atraktivnosti panoge za različne profile in generacije zaposlitev, zato je razumevanje razlik ključnega pomena. Raziskava je bila izvedena s pomočjo kvalitativnega raziskovanja (fokusne skupine), v vzorcu je bilo zajetih 309 zaposlenih. Glavne razlike v dojemanju blagovne znamke delodajalca so prikazane po tipičnih segmentih zaposlenih. Raziskava prikazuje pomembne razlike v ocenah pomena



posameznih atributov delovnega mesta, kot so varnost zaposlitve, karierni razvoj, nagrajevanje in ugodnosti, ugodna atmosfera ipd. Raziskava opozarja na to, da se ključni atributi, ki vplivajo na namero, da kandidati razmišljajo o prijavi za prosto delovno mesto v organizaciji razlikujejo med različnimi skupinami zaposlenih. Ne gre samo za razlike med generacijami, spoli, temveč tudi za različnost delovnih mest, kar je potrebno upoštevati pri oblikovanju razlikovalne ponudbe delodajalca (angl. EVP) ne samo znotraj finančne panoge, temveč na celotnem trgu dela.

Ključne besede: kultura podjetja, znamka delodajalca, ponudba delodajalca, razlikovalna prednost na trgu, različnost generacij

## The importance and influence of building an employer brand and the attributes that influence its position

### Abstract

*The labour market and the attractiveness of employers have changed a lot in the period between and after the pandemic. It is not only because the possibility of hybrid work or working from home has been introduced as a form of work. The spectrum of values, beliefs and priorities has changed. If we also consider the different motivational factors of different generations and the fact that, in many cases, as many as four generations work and coexist in organizations, then building the employer brand is one of the priorities of management, as it affects the success of organizations.*

*The theoretical part of the article presents the development of the employer brand concept, what the employer brand is and how it affects the organization's performance. The methodological approach of building an employer brand is shown from a marketing and HR point of view. The research shows the importance of different job attributes in different positions and demographics in the financial sector. Recently, the sector has been experiencing many changes, both on the part of customers and in terms of the industry's attractiveness for different job profiles and generations, so understanding the differences is crucial. The research was carried out with the help of qualitative research (focus groups); 309 employees were included in the sample. Typical employee segments show the main differences in employer brand perception. The research shows significant differences in assessing the importance of individual workplace attributes, such as job security, career development, rewards and benefits, favourable atmosphere,*

*etc. The research points out that the key attributes influencing the intention of candidates to consider applying for a vacant position in the organization differ between different groups of employees. It is not only about differences between generations and genders but also about the diversity of jobs, which must be considered when creating a differentiating employer offer (EVP) within the financial industry and the entire labour market.*

*Keywords: company culture, employer brand, employer value proposition, differentiating position on the market, diversity of generations*



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## Razlike v pomembnosti posameznih dejavnikov zadovoljstva glede na spol na primeru barov v Sloveniji

### Povzetek

Zaradi močne konkurenčnosti morajo biti podjetja pripravljena na neprestano prilagajanje hitro spreminjajočih se trendov in potrebam strank. Ključno je, da se zavedajo dejavnikov, ki vplivajo na zadovoljstvo, saj so ta bistvena za dolgoročni uspeh. Prav tako je pomembno, da razumejo razlike med spoloma in njihove potrebe, saj se želje moških in žensk po dosedanjih ugotovitvah razlikujejo. Namen te raziskave je bil ugotoviti, kateri dejavniki so najpomembnejši pri dojetanju zadovoljstva glede na spol. V ta namen sem izvedla kvantitativno raziskavo med svojimi sledilci na Instagramu. Rezultati spletne ankete med 104 anketiranci so pokazali, da so najpomembnejši dejavniki zadovoljstva v baru čistoča, vzdušje ter profesionalnost in prijaznost osebja. Prav tako sem ugotovila, da se statistično značilne razlike pojavljajo pri oceni prijaznosti in profesionalnosti osebja, oceni raznolikost ponudbe pijač, oceni cene v barih nasplošno, oceni cene v primerjavi s kakovostjo pijače in pri oceni intenzivnosti glasbe, ki jo bar predvaja. Pri ostalih dejavnikih so razlike premajhne, da bi lahko z gotovostjo trdila, da je spol tisti, ki vpliva na dejavnike odjemalcev. Kljub temu, da raziskava ni pokazala ključnih razlik med moškimi in ženskami glede faktorjev

zadovoljstva, so ženske prisojale nekoliko večji pomen prijaznosti osebja, medtem ko so moški več poudarka dali čistoči bara. Zanimivo je tudi, da so ženske vse dejavnike ocenile z višjimi ocenami kot moški, kar nakazuje, da jim pripisujejo večji pomen.

**Ključne besede:** zadovoljstvo, bar, Slovenija, spol, dejavniki zadovoljstva

## Gender differences in the importance of individual satisfaction factors in the case of bars in Slovenija

### Abstract

*Companies must be prepared to continuously adapt to rapidly changing trends and customer needs. It is crucial that they are aware of the factors that influence satisfaction, as these are essential for long-term success. It is also important to understand gender differences and their needs, as the desires of men and women, according to previous findings, differ. The purpose of this research was to determine which factors are the most important in the perception of satisfaction based on gender. For this purpose, I conducted a quantitative study among my Instagram followers. The results of the online survey among 104 respondents revealed that the most important factors in bar satisfaction are cleanliness, atmosphere, as well as the professionalism, the variety of beverage offerings, general bar pricing, price-to-quality ratio of significantly affects customer factors. Although the research did not reveal major differences between men and women in terms of satisfaction factors, women assigned slightly greater importance to staff friendliness, while men placed more emphasis on bar cleanliness. Interestingly, women rated all factors higher than men, suggesting they attribute greater importance to them overall.*

**Keywords:** satisfaction, bar, Slovenia, gender, satisfaction factors



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# Raziskava o učinkih izgradnje in delovanja sončnih elektrarn med investitorji

## Povzetek

Slovenija ima zaradi velikega števila sončnih dni kljub srednje visoki zemljepisni širini velike možnosti za izrabo sončnega sevanja za proizvodnjo toplote in električne energije. Pri izgradnji sončnih elektrarn so najpogostejše ovire izbira lokacije, možnost postavitve ob upoštevanju primerne naklonskega kota, izbira ustreznega dobavitelja in doseganje pričakovanega donosa naložbe. V 22 letih je bilo navdušenje investorjev za vlaganja v sončne elektrarne zelo spremenljivo, od spoznavanja nove inovativne tehnologije v obdobju 2002-2007, vzpostavitve sistematične državne spodbujevalne politike v fotovoltaike v obdobju 2008-2012, stagnacije državnih podpor za odkup električne energije iz sončnih elektrarn v obdobju 2013-2017 in novi dinamiki rasti majhnih sončnih elektrarn za samooskrbo v obdobju 2017- 2024. Investitorji so prepoznali priložnosti pri gradnji sončnih elektrarn. Do konca leta 2023 je bilo zgrajeno 48.021 sončnih elektrarn s skupno močjo 1.121,7 megavata. Z anketno raziskavo med investitorji sončnih elektrarn smo pojasnili tehnološki, ekonomski in okoljski vidik izvedenih naložb v fotovoltaike. Tveganja obvladujemo z zagotovljenim kakovostnim strokovnim svetovanjem in vzdrževanjem tehničnih storitev izvajalca, ki ob ugodnih naravnih dejavnikih zagotavlja stabilno proizvodnjo električne energije in finančni učinek. Najvišje povprečne ocene so anketiranci namenili strokovnem načrtovanju in izvedbi nosilne konstrukcije fotovoltaičnih panelov in delovanju zaščite električnih elementov, kar se odraža v zadovoljstvu odločitve za naložbo in v zadovoljstvu delovanja sončne elektrarne. Z regresijsko analizo smo zadovoljstvo strokovne izvedbe pri sončnih elektrarnah pojasnili z neodvisnimi spremenljivkami delovanje zaščite električnih elementov, zadovoljstvo s proizvodnjo, monitoring spremljanja delovanja in vpliv senčenja na sončne module. S korelacijsko analizo smo ugotovili, da izgradnja sončnih elektrarn temelji na ekonomskih učinkih, strokovno tehničnem svetovanju, kvalitetni izgradnji in vzdrževanju, zadovoljstvu investorjev in promociji fotovoltaike. S faktorsko analizo smo pojasnili skupne faktorje z državno spodbujevalno politiko za razvoj sončnih elektrarn, zadovoljstvo s tehničnimi pogoji in proizvodnjo, zadovoljstvo s finančnimi učinki naložbe ter urejeno državno regulativo in zagotovljeno infrastrukturo za vključitev sončne elektrarne v elektroenergetsko omrežje.

Ključne besede: sončna elektrarna, tveganja, opisna statistika, regresijska analiza, korelacijska analiza, faktorska analiza

## Survey on the impact of building and operating solar power plants among investors

### Abstract

*Despite its medium latitude, Slovenia has great potential for harnessing solar radiation for heat and power generation, thanks to the large number of sunny days. The most common obstacles to the construction of solar power plants are the choice of location, the possibility of siting at a suitable angle of inclination, the choice of a suitable supplier and achieving the expected return on investment. Over 22 years, investor enthusiasm for investing in solar PV has been very variable, from the realisation of a new innovative technology in 2002-2007, the establishment of a systematic state incentive policy for PV in 2008-2012, the stagnation of state support for the purchase of electricity from solar PV in 2013-2017, and the new dynamics of growth of small-scale solar PV for self-supply in 2017-2024. Investors have recognised the opportunities in building solar power plants. By the end of 2023, 48,021 solar power plants with a total capacity of 1,121.7 megawatts have been built. A survey of solar investors was carried out to clarify the technological, economic and environmental aspects of the PV investments made. Risks are managed by ensuring quality expert advice and maintenance of the contractor's technical services to ensure stable electricity production and financial performance in the face of favourable natural factors. Respondents gave the highest average scores to the professional design and implementation of the PV panel support structure and the operation of the electrical protection, which is reflected in the satisfaction of the investment decision and the satisfaction of the operation of the solar power plant. Regression analysis was used to explain the satisfaction of the professional design of the solar power plant by the independent variables performance of the electrical element protection, satisfaction with the production, monitoring of the performance monitoring and the impact of shading on the solar modules. Through correlation analysis, we found that the construction of solar power plants is based on economic impacts, expert technical advice, quality construction and maintenance, investor satisfaction and PV promotion. Factor analysis explained the common factors of government*

*incentive policy for the development of solar PV, satisfaction with technical conditions and production, satisfaction with the financial effects of the investment, as well as government regulation and the provision of infrastructure for the integration of solar PV into the electricity grid.*

*Keywords: solar power plant, risks, descriptive statistics, regression analysis, correlation analysis, factor analysis*



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# Analiza inflacije in gospodarske rasti v Evropski uniji za obdobje od leta 2012 do leta 2023

## Povzetek

Inovativnost in konkurenčnost sta najpomembnejša dejavnika doseganja primerne gospodarske rasti. Pri zagotavljanju konkurenčnosti pa velja omeniti zlasti vlogo denarne in davčne politike. Prva je v domeni centralne banke, ki s pomočjo številnih instrumentov (urejanjem količine denarja v obtoku, obrestno mero in drugimi) vpliva na stopnjo inflacije. Druga pa je v domeni vlade posamezne države, ki z opredelitvijo davčnih osnov, davčnih stopenj, davčnih oprostitev ter olajšav in podobno vpliva na vzpostavitev primerne gospodarskega okolja. Le-to je rezultat uravnoveženosti omenjenih spremenljivk. Stopnja inflacije je dejavnik, ki ima na gospodarske razmere kompleksen in včasih celo težko določljiv vpliv. Naša raziskava vključuje države članice Evropske unije za obdobje med leti 2012 in 2023. V njenem teoretičnem delu je prikazan način izračuna inflacije in gospodarske rasti, v raziskovalnem delu pa je predstavljeno gibanje obeh spremenljivk v proučevanem obdobju. V raziskavi analiziramo vpliv inflacije na gospodarsko rast, s poudarkom na povezanosti med omenjenima ključnima makroekonomskima kazalnikoma. Pri tem ugotovljamo, da obdobja zmerno naraščajoče inflacije sovpadajo s povečanjem gospodarske aktivnosti. Zmerne in stabilne stopnje inflacije so tako v veliki večini primerov simbol zdravega gospodarstva, saj spodbujajo investicije in porabo ter s tem tudi

gospodarsko rast. Visoke stopnje inflacije pa povzročajo zmanjšanje kupne moči in povečujejo negotovost ter tako negativno vplivajo na gospodarsko stabilnost. Omenjena negotovost se kaže v manjšem obsegu investicij oziroma v zaviranju poslovne aktivnosti nasploh. Povišane stopnje inflacije so pri tem lahko tudi posledica hitre (prehitre) gospodarske rasti. Raziskava kaže na pozitivno povezanost med stopnjo inflacije in gospodarsko rastjo, to je na pomen vzdrževanja stabilne višine inflacije. Razumevanje te povezanosti je ključno za ustvarjanje trajnostnih gospodarskih razmer.

Ključne besede: inflacija, gospodarska rast, centralna banka, bruto domači proizvod, Evropska unija, linearna regresija

## Analysis of inflation and economic growth in the European Union for the period from 2012 to 2023

### Abstract

Innovation and competitiveness are the most important factors in achieving adequate economic growth. In ensuring competitiveness, the role of monetary and tax policy should be mentioned in particular. The first is in the domain of the central bank, which influences the inflation rate with the help of a number of instruments (regulating the amount of money in circulation, the interest rate, etc.). The second is in the domain of the government of each country, which, by defining tax bases, tax rates, tax exemptions and reliefs, etc., influences the establishment of a suitable economic environment. This is the result of the balance of the mentioned variables. The inflation rate is a factor that has a complex and sometimes difficult to determine impact on economic conditions. Our research includes the member states of the European Union for the period between 2012 and 2023. In its theoretical part, the method of calculating inflation and economic growth is shown, while in the research part, the movement of both variables during the studied period is presented. In the research, we analyze the impact of inflation on economic growth, with an emphasis on the connection between the mentioned two key macroeconomic indicators. Here we note that periods of moderately increasing inflation coincide with an increase in economic activity. In the vast majority of cases, moderate and stable inflation rates are a symbol of a healthy economy, as they stimulate investment and consumption and thus also economic growth. High inflation rates, on the

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other hand, cause a decrease in purchasing power and increase uncertainty, thus negatively affecting economic stability. The aforementioned uncertainty manifests itself in a smaller volume of investments, or in the inhibition of business activity in general. High inflation rates can also be the result of rapid (too rapid) economic growth. The research shows a positive correlation between the inflation rate and economic growth, i.e. the importance of maintaining a stable level of inflation. Understanding this connection is key to creating sustainable economic conditions.

*Keywords: inflation, economic growth, central bank, gross domestic product, European Union, linear regression*





# Poslovna informatika

## Business informatics

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# Vloga orodij za poslovno analitiko in obveščanje v pripravi podatkov za napredne statistične analize

## Povzetek

Sodobne metode statistične analize igrajo ključno vlogo v znanstvenoraziskovalnem delu, kjer je priprava podatkov prvi korak k uspešni analizi. Ta proces zahteva natančno zajemanje, čiščenje in transformacijo podatkov, ki jih lahko pridobimo iz različnih virov, kot so javno dostopne baze podatkov (Eurostat, SURS) ali eksperimentalno delo. Uporaba naprednih orodij, kot so SPSS, Posit-RStudio, Gretl in druga, omogoča raziskovalcem, da iz teh podatkov izluščijo relevantne statistične mere in izvedejo robustne analize.

V poslovnem svetu se metodologije statistične analize razlikujejo predvsem v načinih predstavitve in interpretacije poslovnih rezultatov. Podjetja pogosto integrirajo analitična orodja neposredno v svoje poslovne sisteme, kot so kadrovske, računovodske ali proizvodne, kjer podatke izvozijo in transformirajo za nadaljnje analize. Ključnega pomena je, da so orodja prilagodljiva in združljiva z obstoječimi tehnološkimi rešitvami v organizaciji, kot so razna orodja za poslovno analizo in vizualizacijo – Power BI, Grafana, Tableau, Klipfolio, Zoho Analytics in druga.

Poseben poudarek je na uporabi orodij, kot je Microsoft Power BI, ki omogoča ne samo analizo, temveč tudi vizualizacijo podatkov in deljenje uvidov znotraj organizacije. Power BI se izkaže kot izjemno učinkovito sredstvo za pretvorbo surovih podatkov v interaktivne in informativne nadzorne plošče, ki omogočajo hitrejše in bolj informirane odločitve. Ta integracija analitičnih orodij s poslovnimi procesi podjetja povečuje učinkovitost, saj zaposlenim omogoča, da imajo dostop do ključnih informacij v realnem času.

Razumevanje in implementacija teh orodij v znanstvenoraziskovalne in poslovne procese tako prinaša globlje razumevanje podatkov, kar vodi do boljših strateških odločitev. V zaključku, sodobna statistična analiza premošča vrzeli med zbiranjem podatkov in njihovo praktično uporabo, kar

omogoča organizacijam, da maksimirajo svoj potencial in izboljšajo svoje poslovne rezultate.

Ključne besede: statistična analiza, priprava podatkov, orodja za poslovno inteligenco, vizualizacija podatkov, transformacija podatkov, analiza v realnem času, odločanje, poslovni procesi, integracija podatkov

## The role of business analytics and intelligence tools in data preparation for advanced statistical analyses

### Abstract

*Modern statistical analysis methods play a key role in scientific research, where data preparation is the initial step towards successful analysis. This process requires meticulous capturing, cleaning, and transformation of data, which can be sourced from various origins such as public databases (Eurostat, SURS) or experimental work. The use of advanced tools like SPSS, Posit-RStudio, Gretl and others enables researchers to extract relevant statistical measures and conduct robust analyses.*

*In the business world, the methodologies of statistical analysis differ primarily in the ways of presenting and interpreting business results. Companies often integrate analytical tools directly into their business systems, such as HR, accounting, or production, where data is exported and transformed for further analysis. It is crucial that the tools are flexible and compatible with the existing technological solutions in the organization, such as various tools for business analysis and visualization – Power BI, Grafana, Tableau, Klipfolio, Zoho Analytics, and others.*

*A special emphasis is on the use of tools such as Microsoft Power BI, which allows not only for analysis but also for the visualization of data and sharing insights within the organization. Power BI proves to be an extremely efficient tool for converting raw data into interactive and informative dashboards, enabling faster and more informed decisions. This integration of analytical tools with business processes significantly enhances efficiency, providing employees with access to key information in real time.*

*Understanding and implementing these tools into scientific research and business processes thus provides a deeper understanding of data, leading to better strategic decisions. In conclusion, modern statistical analysis bridges the gaps between data collection and its practical use, enabling*

*organizations to maximize their potential and improve their business outcomes.*

*Keywords: statistical analysis, data preparation, business intelligence tools, data visualization, data transformation, real time analytics, decision making, business processes, data integration*



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## **Pomen aplikacije za razpored dela**

### **Povzetek**

V članku raziskujemo pomen aplikacije za razpored dela v kompleksnih delovnih okoljih, kjer razporejanje delavcev ali opreme predstavlja izziv, glede na razpoložljivost, prioritete, pravila prisotnosti, ritem dela in večine, ki jih delavec obvlada. Eno tovrstnih področij predstavlja zdravstvena dejavnost, natančneje obratovanje urgentnega centra bolnišnice, obratovanje specialističnih ambulantnih obravnav ter obratovanje bolnišničnih obravnav preko delovnega dneva, za vse dni v tednu in praznike. Predstavljena rešitev za razpored dela je aplikacija – napreden algoritem, ki uporablja umetno inteligenco, upošteva zakonske predpise, poslovne zahteve in na podlagi le-teh izračunava najboljšo razporeditev delavcev po dnevih in turnusih. Cilji uporabe aplikacije za razpored dela so zmanjšanje števila nadur z istim številom zaposlenih in poštena razporeditev zaposlenih glede na zahteve poslovanja. Glavni izzivi uporabe aplikacije so nepoznavanje in kompleksnost same aplikacije, veliko število parametrov delovanja in poslovnih pravil ter proces ročnih popravkov. Razlika med pristopoma na podlagi človeške inteligence ter umetne inteligence je očitna. Človeška inteligenca se zanaša na izkušnje, intuicijo in subjektivno presojo. Ljudje pri ustvarjanju urnikov upoštevajo želje zaposlenih, moralo in morebitne konflikte, medtem ko umetna inteligenca uporablja algoritme. Umetna inteligenca ponuja hitrost obdelave velike količine podatkov,

učinkovitost in sposobno analiziranja kompleksnih podatkov, optimizacijo stroškov in drugih vnaprej določenih meritev. Dragocenih medosebnih veščin in kontekstualnega razumevanja načrtovanja umetna inteligenca na pozna, zato velja ponuditi hibridni pristop, ki izkorišča človeške vpoglede in zmogljivosti umetne inteligence, s čimer hibridni pristop zagotavlja najboljše rezultate.

Ključne besede: razpored dela, optimizacija, zdravstvo, umetna inteligenca, izračun

## A purpose of work shift calendar application

### Abstract

*The purpose of this paper is to propose a solution of digitizing the work shift in a public healthcare institution in terms of its efficiency, accuracy, and employee satisfaction. The most difficult part when it comes to scheduling is taking into account the working hours, demands, skills and availability. A task is difficult for any individual as great amount of hours is lost when creating the schedules; with making the initial schedule, making the changes, and arranging the substitutes. Benefits are reduced overtime costs, sickness leaves, balanced work load and satisfied employees. In the paper fast and efficient approach is proposed for work shift calendar. Automated plan creation is described.*

*Keywords: work shift, optimisation, healthcare, artificial intelligence, algorithm*



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# User satisfaction and effectiveness of electronic document exchange between companies

## Abstract

*This scientific paper explores the enhancement of business processes through implementing an electronic document exchange system, with a focus on the electronic exchange of documents. It examines how digital technologies and business information systems transform business operations and streamline document management within organizations. Digital technologies are defined as tools and systems that utilize digital data to support various business functions. Over time, the evolution of these technologies has led to diverse forms that are now integrated into business processes to boost efficiency and productivity. Electronic Data Interchange (EDI) offers numerous advantages, such as increased speed, enhanced security, and cost savings, while also presenting challenges like system customization and ensuring data privacy. The paper aims to analyze and illustrate the impact of digital technologies and EDI systems on business, providing in-depth insights into their applications and benefits. The research surveyed 108 employees from companies utilizing electronic document exchange. Findings reveal that digital technologies and EDI systems significantly enhance business processes, emphasizing the need for careful planning and implementation to maximize their benefits. Furthermore, education and user experience play an important role in assessing user desire to use process automation options in the electronic exchange of documents. Therefore, research hypothesis 1 and 2 were accepted.*

*Keywords: digital technologies, electronic data, interchange, EDI, document exchange, implementation*



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# Vpliv, ki ga na okvir za upravljanje s tveganji prinašata DORA in NIS2

## Povzetek

Prispevek obravnava področje upravljanja s tveganji in spremembe, ki jih za to področje prinašajo spremembe zakonodaje na področju organizacije bančno finančnega sektorja ter sektorja kritične infrastrukture.

Namen prispevka je predstaviti področje pomena in trenda, ki ga je mogoče zaznati na področju upravljanja tveganj na področju upravljaljskih standardov, zakonodaje in regulative. Preko razumevanja aktualnih zahtev podati podlage in oceno trendov za nadaljevanje vpliva ter pomena upravljanja tveganj na delovanje in upravljanje organizacij.

Tema, ki jo prispevek postavlja v ospredje so spremembe, ki jih na okvir za upravljanje s tveganji prinaša Uredba (EU) 2022/2554 o digitalni operativni odpornosti finančnega sektorja (DORA) ter Direktiva (EU) 2022/2555 (NIS2). Vsebinsko prispevek predstavi področje upravljanja s tveganji, namena, pregleda prisotnosti upravljanja s tveganji skozi čas ter prisotnost in vlogo upravljanja s tveganji v današnjem poslovnem in upravljaljskem svetu. V nadaljevanju prispevek postavi v ospredje spremembe regulative na področju upravljanja varovanja informacij in zagotavljanja delovanja informacijskih sistemov, ki jih za bančno finančni sektor in za sektor kritične infrastrukture prinaša spremenjena in dopolnjena regulativa, pri čemer se usmerja na spremembe, ki se nanašajo na področje upravljanja s tveganji. V sklepnem delu je izpostavljen prenos praks in zahtev, ki so določene za bolj regulirane sektorje na ne regulirane sektorje, ki se zgodijo s časom, kot posledica zahtev ali kot posledica širjenja dobre prakse. Pri tem se napovedi širitev vpliva osredotočajo na področje upravljanja s tveganji.

Na podlagi aktualnih dopolnitev zakonodaje, ki ureja področje bančno – finančnega sektorja ter sektorja kritične infrastrukture napovedati prihodne zahteve in pričakovane standarde ter vlogo na področju upravljanja tveganj za organizacije splošnega delovanja oziroma trenutno ne tako zelo reguliranih panog.

Spremembe, ki jih prinaša aktualna zakonodaja oziroma usmeritve podane s strani Evropske unije predstavljajo jasno usmeritev glede pomena in glede dopolnitev načina upravljanja poslovnih in področnih tveganj – tveganj na področju kot je IKT, upravljanje procesov, upravljanje okolja. Z umestitvijo področja upravljanja tveganj v najvišje organe upravljanja in vodenja ter podajanje osebne odgovornosti za delovanje upravljanja s tveganji predstavlja jasno usmeritev na področju upravljanja tveganj, ki se bo, glede na izkušnje drugih področij, prenesla izven bančno finančnega sektorja ter sektorja kritične infrastrukture na ostale organizacije, ki delujejo v manj reguliranih panogah.

**Ključne besede:** upravljanje tveganj, digitalna operativna odpornost, okvir za upravljanje s tveganji, kritična infrastruktura

## The impact of DORA and NIS2 on the risk management framework

### Abstract

*The article focuses into the field of risk management and the changes brought about by legislative updates in the organization of the banking and financial sector, as well as the critical infrastructure sector. The purpose of the article is to present the significance and trends observable in risk management concerning management standards, legislation, and regulations. By understanding current requirements, it aims to provide a basis and assessment of trends for the continued impact and importance of risk management on the functioning and management of organizations.*

*The main focus of the article are changes introduced to the risk management framework by the Regulation (EU) 2022/2554 on digital operational resilience for the financial sector (DORA) and Directive (EU) 2022/2555 (NIS2).*

*Content-wise, the article presents the field of risk management, its purpose, an overview of the presence of risk management over time, and its role in today's business and management world. It highlights regulatory changes in the area of information security management and the assurance of information systems operations for the banking financial sector and critical infrastructure sector, focusing on changes related to risk management.*

*The concluding section emphasizes the transfer of practices and requirements established for more regulated sectors to unregulated sectors over time, either due to demands or the spread of best practices. The*



*predictions of the expanded influence are focused on the field of risk management.*

*Based on recent legislative amendments governing the banking-financial sector and critical infrastructure sector, the article forecasts future requirements and expected standards and roles in risk management for organizations in generally less regulated industries. The changes brought by current legislation and EU directives represent a clear direction regarding the importance and improvements in the management of business and sectoral risks, such as ICT, process management, and environmental management. By incorporating risk management into the highest governance and leadership bodies and assigning personal responsibility for the functioning of risk management, there is a clear direction in risk management, which is expected, based on experiences from other sectors, to extend beyond the banking-financial sector and critical infrastructure sector to other less regulated industries.*

*Keywords: risk management, digital operational resilience, risk management framework, critical infrastructure*



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## **Moderni pristopi za razvoj programske opreme**

### **Povzetek**

Razvoj programske opreme je nadvse zahteven, inovativen in kompleksen proces. Že od šestdesetih leti prejšnjega stoletja si strokovnjaki in znanstveniki s področja informacijske tehnologije prizadevajo najti čim učinkovitejše pristope k organizaciji dela, dobre prakse, tehnike in orodja, vse s ciljem zagotoviti visoko kakovostno programsko opremo zadovoljnim uporabnikom. Od začetnih strukturnih metodologij, ki so temeljile na zaporednem modelu, preko iterativnih objektnih procesov, smo že dobrih dvajset let v dobi agilnih metodologij. V članku so predstavljene tri moderne metodologije, ki se danes pogosto uporabljajo na projektih razvoja programske opreme: Scrum, vitki razvoj in DevOps. Za vsako od metodologij

so analizirane njene prednosti in slabosti ter podani napotki za izbor primerne metodologije glede na specifične lastnosti projekta. Ugotovljeno je, da vse tri metodologije dobro naslavlja predvsem manj in srednje zahtevne projekte, medtem ko je njihova uporaba na kompleksnejših projektih večji izziv. Metodologije tudi dobro upravljajo s spreminjajočimi se zahtevami in krajšimi razvojnimi cikli, kar zagotavlja hitro in pogosto dostavo izdelkov naročniku. Iz analize je nadalje razvidno, da se metodologije medsebojno dopolnjujejo, saj pokrivajo dokaj različne vidike področja razvoja programske opreme. Na obsežnejših projektih je tako smiselno uporabiti najboljšo kombinacijo elementov vseh treh metodologij in ustvariti prilagojen pristop glede na specifične organizacijske in projektne okoliščine.

Ključne besede: metodologije za razvoj programske opreme, agilne metodologije, Scrum, DevOps, Vitki razvoj

## Modern approaches to software development

### Abstract

*Software development is an extremely demanding, innovative and complex process. Since the 1960s, experts and scientists in the field of information technology have been striving to find the most effective approaches to work organization, best practices, techniques and tools, all with the aim of providing high-quality software to satisfied users. From the initial structural methodologies, which were based on a sequential model, through iterative object processes, we have been now, for over twenty years, in the age of agile methodologies. The article presents three modern methodologies that are often used in software development projects today: Scrum, Lean development and DevOps. For each of the methodologies, their advantages and disadvantages are analyzed, and instructions are given for the selection of a suitable methodology according to the specific characteristics of the project. It is established that all three methodologies are particularly well suited to less and medium-demanding projects, while their application to more complex projects is a greater challenge. The methodologies also manage well changing requirements and shorter development cycles, ensuring fast and frequent delivery of products to the client. The analysis further shows that the methodologies complement each other, as they cover quite different aspects of the field of software development. On larger projects, it makes sense to use the best combination of elements of all three*

*methodologies and create a customized approach based on specific organizational and project circumstances.*

*Keywords: software development methodologies, agile methodologies, Scrum, DevOps, Lean development*



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## **Metode izboljšave informacijske varnosti v luči evropske direktive NIS2 in novele zakona ZInfV**

### **Povzetek**

Informacijska varnost je zaščita sistemov, omrežij in programov pred digitalnimi napadi. Pri tem so sodobni digitalni napadi usmerjeni predvsem k spreminjanju ali uničenju podatkov, izsiljevanju denarja ali motnjam običajnega poslovnega procesa in tako povzročajo veliko materialno škodo.

V luči prihajajoče novele zakona ZInfV bo zagotavljanje informacijske varnosti v poslovnih informacijskih sistemih nova nujnost, ki se ji večina organizacij ne bo več mogla izogniti. Grožnje, ki se osredotočajo predvsem na povzročanje finančne škode, so v sodobnem poslovnem svetu nova realnost in so povsem neprimerljive z grožnjami v preteklosti. Povsem nove načine ogrožanja predstavlja tudi popolni ali delni prehod v oblak, ki postaja paradigma sodobnega poslovanja.

Januarja 2023 je pričela veljati nova Direktiva EU 2022/2555 o ukrepih za visoko skupno raven kibernetске varnosti v Uniji. Zahteve direktive NIS 2 be bodo prenesle v nacionalno zakonodajo z novelo Zakona o informacijski varnosti (ZInfV), ki mora začeti veljati do 17. oktobra 2024. Trenutno je v obravnavi osnutek predloga. Nov zakon bo nalagal bistveno večje odgovornosti vodstvu organizacij, ki bodo ustrezala določenim kriterijem.

Glede na nove predpise bodo podjetja pod velikim pritiskom zagotavljanja informacijske varnosti. V prispevku bo podana primerjava aktualnih

relevantnih podatkov o kibernetških zlorabah v Sloveniji in v svetu. Opisana bo metodologija izboljšanja informacijske varnosti v poslovnem okolju. Glede na analizo števila aktualnih zlorab bodo definirane metode, s katerimi dosežemo bistven napredek na najbolj akutnih področjih informacijske varnosti.

Ključne besede: NIS 2, ZInfV, bistvene, pomembne entitete, informacijska varnost, kibernetške grožnje, phishing, ransomware, varnostni incident, človeški element

## Methods of improving information security related to the European NIS2 directive and the amendment to the ZInfV law

### Abstract

*Information security is the protection of systems, networks, and programs from digital attacks. Modern digital attacks are primarily aimed at altering or destroying data, extorting money, or disrupting normal business operations, leading to significant material damage.*

*In light of the upcoming amendment to the Information Security Act (ZInfV), ensuring information security in business information systems will become an unavoidable necessity for most organizations. Threats that focus primarily on causing financial harm have become the new reality in the modern business world and are incomparable to the threats of the past. Additionally, the complete or partial transition to the cloud, which is becoming the paradigm of modern business, presents entirely new forms of risk.*

*In January 2023, the new EU Directive 2022/2555 on measures for a high common level of cybersecurity across the Union came into effect. The requirements of the NIS 2 Directive will be transposed into national legislation with the amendment to the Information Security Act (ZInfV), which must be enacted by October 17, 2024. A draft proposal is currently under review. The new law will impose significantly greater responsibilities on the management of organizations that meet certain criteria.*

## Poslovna informatika

*Considering the new regulations, companies will be under intense pressure to ensure information security. The article will provide a comparison of current relevant data on cyber abuse in Slovenia and worldwide. It will outline the methodology for improving information security in the business environment. Based on an analysis of the number of recent abuses, methods will be defined to achieve significant progress in the most critical areas of information security.*

*Keywords: NIS 2, ZinfV, essential, important entities, cyber security, cyber threat, phishing, ransomware, security incident, human element*



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## 3-osna mašina za graviranje bazirana na Arduino platformi

### Sažetak

U ovom radu opisan je postupak i testiranje 3 osne mašina za graviranje bazirana na Arduino čija namjena je graviranje raznih oblika u drvo ili plastiku. Mašina za graviranje se sastoji od mehaničkih i elektroničkih dijelova uključujući okvir iz materijala koji se koriste u namještaju, teleskopske vodilice za ladice, vijke i trapezna navojna vretena. Od elektroničkih dijelova koriste se sklopke, senzor za kalibraciju Z osi, tri koračna (*engl. STEP*) motora, jedan istosmjerni motor, pretvarač istosmjernog napona, napajanje, modul H-mosta, moduli upravljača, CNC proširenje (*engl. shield*) za Arduino i Arduino UNO. Za sam rad stroja nužno je i računalo preko kojeg se šalje kôd za izvršavanje. Stroj ima 3 osi X, Y, Z. Svaka je izrađena kao modul dok je baza napravljena iz špera ili mediapana. Na njoj su vijcima pričvršćeni nosači koračnog motora, ležaja, po dvije vodilice te blok (klizač) koji putuje niz os. Na Z osi montiran je istosmjerni motor koji vrti alat, odnosno, alat koji služi za graviranje. Softver stroja radi u

tri dijela. Grafičko sučelje za upravljanje preko računala izrađeno u C# komunicira sa strojem. Softver na Arduinou izrađen u C++/C koji upravlja strojem a za rad koristi se G-kôd koji se napravi u CAM alatu kao što je Fusion 360.

Ključne riječi: CNC, stroj, graviranje, Arduino, računalo

## 3-axis engraving machine based on Arduino platform

### Abstract

*This paper describes the procedure and testing of a 3-axis engraving machine based on Arduino, intended for engraving various shapes into wood or plastic. The engraving machine consists of mechanical and electronic components, including a frame made from materials commonly used in furniture, telescopic drawer slides, screws, and trapezoidal threaded rods. The electronic components include switches, a Z-axis calibration sensor, three stepper motors, one DC motor, a DC voltage converter, a power supply, an H-bridge module, controller modules, a CNC shield for Arduino, and an Arduino UNO. For the machine to operate, a computer is also required to send the code for execution. The machine has three axes: X, Y, and Z. Each is built as a module, while the base is made from plywood or MDF. On the base, stepper motor mounts, bearings, two guides per axis, and a block (slider) that moves along the axis are attached with screws. On the Z-axis, a DC motor is mounted, which rotates the tool, i.e., the tool used for engraving. The machine's software operates in three parts. A graphical interface for control via computer, developed in C#, communicates with the machine. The software on the Arduino, written in C++/C, controls the machine and uses G-code created in a CAM tool such as Fusion 360 for operation.*

Key words: CNC, machine, engraving, Arduino ,computer



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# Stock selection for dividend & buy low, sell high investing strategies using cluster analysis

## Abstract

*The selection of stocks for a particular portfolio depends on the investment strategy chosen by the investor. This research aims to investigate the suitability of clustering algorithms, k-Means and EM clustering, as methods for selecting the most suitable stocks for two different investment strategies: Dividend Investing Strategy and Buy Low and Sell High Investing Strategy. First, the dataset covering the first and second quarters of one year for stocks that are comprised in a Dow Jones index was extracted. Second, K-means and EM clustering algorithms were applied to the extracted dataset. Third, the extracted clusters provided the basis for selecting stocks according to their suitability for each investment strategy. The research provides the procedure for using cluster analysis for stock selection. The procedure can be used by investors and other stakeholders of stock markets for informed decision-making in line with specific investment strategies. The use of both strategies could have a significant effect on the reduction of the risk. With the first one, the Dividend Investing strategy, the investors could find a way to secure a regular income. With the second one, Buy Low, Sell High, the investors can find a way to increase their rentability by making more risky investments.*

*Keywords: cluster analysis, Dow Jones index, dividend investing strategy, short-term investing strategy, EM clustering, K-Means clustering*



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# Vpliv uporabe IKT naprav na pridobivanje digitalnih kompetenc

## Povzetek

Prispevek obravnava pridobivanje digitalnih kompetenc in vpliv rabe različnih vrst IKT naprav na pridobivanje digitalnih kompetenc. Osnovna predpostavka oz. raziskovalno vprašanje, ki ga prispevek obravnava je, ali vrsta uporabljenih naprav vpliva na digitalno pismenost posameznikov.

Danes večina vsakdanje uporabe IKT naprav predstavljajo mobilne naprave (npr. pametni telefoni, tablice) in uporaba poteka primarno preko zaslona na dotik. Spoznavanje z digitalno tehnologijo na takšen način zaradi dostopnosti in še posebej zaradi enostavnega dostopa do interneta lahko predstavlja dober način pridobivanja digitalnih kompetenc. Zapostavljene pa so kompetence, ki jih je mogoče pridobiti ob rabi fizične tipkovnice ter večjega zaslona. Kompetence uporabe tipkovnice so še posebej pomembne za nadgrajevanje znanj, ki so specifična za računalniške kompetence (npr. programiranje, urejanje besedila, preglednic) in brez njih je skoraj nemogoč doseg višjih taksonomskih stopenj (vrednotenje, ustvarjanje).

Metoda opazovanja je bila uporabljena za vzpostavitev osnovne trditve, da zmanjševanje pridobivanja digitalnih kompetenc na klasičnih računalniških sistemih (osebni računalniki, prenosniki) skozi leta povzroča nižanje računalniških kompetenc, posledično pa tudi digitalnih kompetenc. Primerjava sekundarnih statističnih podatkov (Eurostat) glede naprav uporabljenih za dostop do interneta ter posameznikovih digitalnih veščin je uporabljena za preverjanje korelacije teh dejavnikov.

**Ključne besede:** digitalne kompetence, računalniške kompetence, digitalna pismenost, informacijsko-komunikacijska tehnologija (IKT), vpliv tehnologije na mlade



# The impact of using ICT devices on acquiring digital competencies

## Abstract

*The paper discusses the acquisition of digital competencies and the impact of using different types of ICT devices on acquiring digital competencies. The main premise or research question addressed by the paper is whether the type of devices used affects individuals' digital literacy.*

*Today, most everyday use of ICT devices involves mobile devices (e.g., smartphones, tablets) and usage primarily occurs via touch screens. Familiarizing oneself with digital technology in this way, due to its accessibility and especially due to the easy access to the internet, can represent a good way of acquiring digital competencies. However, competencies that can be gained by using a physical keyboard and a larger screen are neglected. Keyboard skills are especially important for advancing knowledge specific to computer competencies (e.g., computer programming, text editing, editing spreadsheets), and without them, it is almost impossible to achieve higher taxonomic levels (evaluation, creation).*

*Observational method was used to establish the basic assertion that decreasing acquisition of digital competencies on traditional computer systems (desktops, laptops) over the years leads to a decline in computer competencies and consequently in digital competencies. Comparison of secondary statistical data (Eurostat) regarding devices used for internet access and individuals' digital skills is used to verify the correlation of these factors.*

*Keywords: digital competencies, computer competencies, digital literacy, information and communication technology (ICT), impact of technology on youth*



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# Electronic contract in French and German law

## *Abstract*

*In this paper, it will be shown the place of an electronic contract in contract law. Is an electronic contract a special type of contract, a special form of contract, or just a variant of the written form? An electronic contract is an electronic document, and as such, it has the value of a document, which shall not be denied legal effect and admissibility as evidence solely because it is in electronic form. Also, an electronic contract is primarily a contract and should meet the requirements provided for contracts in general. French and German contract law belong both to the civil law system, and their rules are similar but have certain specificities. Formalities can play different roles in contract law, and this paper analyzes various types of formalities in relation to an electronic contract. In both analyzed legal systems (French and German), an electronic form is regulated as a substitute for the written form. In order to be accepted, an electronic contract has to be signed with a qualified electronic signature. This paper also analyzes the signature and its role, especially the qualified electronic signatures, in terms of how it is regulated in the European Union's Regulation on electronic identification and trust services for electronic transactions (eIDAS Regulation).*

*Keywords: electronic contract, electronic signature, written form, French law, German law*



# Turizem

## Tourism

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## Športni ambasadorji Slovenije kot novodobni vplivneži pri razvoju turističnih destinacij

### Povzetek

Slovenija je v zadnjih letih močno vstopila na svetovni zemljevid kot športna velesila. Majhna, a mogočna je po lestvici prehitela velike države, ki so svetu športa skozi zgodovino dale marsikatero športno legendo. Slovenija nikakor ne zaostaja: če niso bili v ospredju košarkarji, so vstopili nogometaši, odbojkarji, kolesarji, športni plezalci, judoisti, smučarji v različnih disciplinah. Vsak šport nam je podaril vsaj enega mogočnega posameznika, ki ga pozna in časti ves svet. A s slavo in prepoznavnostjo posameznika se posledično pojavi tudi povečano zanimanje za državo, iz katere dotični športnik prihaja. Če govorimo o ikoni Luki Dončiču, ki je v svetu povzročil evforijo, lahko govorimo tudi o drugi legendi, Goranu Dragiču, ki je svoj sloves od uradnega tekmovanja postavil v leto 2024. A Goran ne zapušča sveta športa, temveč ga nadaljuje v dobrodelnem poslanstvu znotraj fundacije, ki jo je ustanovil za vse nadobudne mlade talente v Sloveniji, ki jim socialni status ne dopušča profesionalnega vstopa v šport. Vsakoletni kamp pod imenom Košarkarski kamp Gorana Dragiča, ki je svoj dom zadnja leta našel v Laškem, je dokaz, kako ena organizacija in dogodek pomembno vplivata na prepoznavnost in razvoj destinacije, v kateri dogodek poteka. Torej lahko govorimo o izjemnem fenomenu, ki ga uspemo zaslediti vsako leto, namreč slovenski športniki kot novodobni vplivneži pomembno vplivajo ekonomsko in socialno na okolje, v katerem delujejo. Raziskava na primeru Gorana Dragiča je pokazala, kako je njegov vsakoletni kamp pomembno prispeval k razvoju v občini Laško, vplival na razvoj infrastrukture in prepoznavnosti mesta v Sloveniji ter izven meja.

Ključne besede: šport, ambasador, Slovenija, turistična destinacija, vpliv, ekonomija, rast

## Sport ambassadors of Slovenia as new age influencers on the development of tourist destination

### Abstract

*In recent years, Slovenia has strongly entered the world map as a sports superpower. Small but mighty, it overtook the ranking of large countries that have given many sports legends to the world of sports throughout history. Slovenia is by no means lagging behind, if basketball players were not at the forefront, soccer players entered, volleyball players etc. Each sport gave us at least one mighty individual who is known and respected by the whole world. But with the fame and recognition of an individual, there is also an increased interest in the country which the individual comes from. If we talk about the icon Luka Dončić, who caused euphoria in the world, we can also talk about another legend, Goran Dragić, who set his retirement from the official competitions in 2024. But Goran does not leave the world of sports, he continues in a charitable mission within the foundation he founded for all budding young talents in Slovenia, whose social status does not allow them to enter sports professionally. The annual camp under the name Goran Dragić's Basketball Camp, which has found its home in Laško in recent years, is proof of how one organization and event significantly influence the recognition and development of the destination in which the event takes place. So we can talk about an extraordinary phenomenon that we manage to observe every year, namely Slovenian athletes, as modern influencers, have a significant economic and social impact on the environment which they operate in.*

*Keywords: sport, ambassador, Slovenia, tourist destination, influence, growth, economy*



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# Trajnostni in množični turizem v gorskem habitatu, posledice in učinki ter razvojne perspektive

## Povzetek

Trajnostni turizem predstavlja ključno paradigmo v sodobnem turističnem načrtovanju, saj stremi k ohranjanju naravnih virov in kulturne, materialne, nematerialne dediščine, kulturne kohezije, hkrati pa zagotavlja ekonomsko korist lokalnim skupnostim. Množični oz. masovni turizem, nasprotno, pogosto povzroča prekomerne obremenitve na okolje in infrastrukturo, kar vodi do degradacije naravnih habitatov, še posebej občutljivih gorskih ekosistemov. V prispevku raziskujem kompleksno dinamiko med trajnostnim in množičnim turizmom v gorskem habitatu, s posebnim poudarkom na negativnih učinkih velikega obiska. Kot aktiven gornik in deležnik gorskega habitata sem priča neposrednim posledicam nepremišljenega turističnega razvoja, kar mi omogoča globlji vpogled v problematiko. Analiziram vplive antropogenih dejavnikov na naravne habitate in iščem rešitve za uravnoteženje turističnih tokov z ekološko nosilnostjo. Proučujem tudi vlogo lokalnih skupnosti in njihovo participacijo pri oblikovanju trajnostnih turističnih strategij. V referatu uporabljam interdisciplinarne metode, združujem ekološke, sociološke in ekonomske pristope za celovito analizo problematike. Poseben poudarek namenjam študiji predmetne problematike v alpskem prostoru, kjer intenzivnost turističnega obiska že resno ogroža biotsko raznovrstnost. Moje raziskovanje vključuje tudi pregled sodobnih praks in modelov trajnostnega turizma ter možnosti njihove implementacije v lokalnih okoljih. Upam, da bodo ugotovitve prispevale k bolj uravnoteženemu razvoju turizma v gorskih habitatih ter spodbujale odgovorno vedenje turistov in deležnikov.

Ključne besede: trajnost, turizem, naravni habitati, turisti, množični turizem

# Sustainable and mass tourism in mountain habitats: consequences, impacts, and development perspectives

## Abstract

*Sustainable tourism represents a key paradigm in contemporary tourism planning, as it aims to preserve natural resources, cultural heritage—both tangible and intangible—and cultural cohesion, while simultaneously ensuring economic benefits for local communities. In contrast, mass tourism often exerts excessive pressure on the environment and infrastructure, leading to the degradation of natural habitats, particularly within sensitive mountain ecosystems. This paper explores the complex dynamics between sustainable and mass tourism in mountain environments, with a specific focus on the negative impacts of high visitor numbers. As an active mountaineer and stakeholder in mountain habitats, I have witnessed firsthand the direct consequences of poorly planned tourism development, providing me with a deeper insight into the issue. I analyze the impacts of anthropogenic factors on natural habitats and seek solutions to balance tourist flows with ecological carrying capacity. Additionally, I examine the role of local communities and their participation in the formulation of sustainable tourism strategies. My research employs interdisciplinary methods, combining ecological, sociological, and economic approaches for a comprehensive analysis of the issue. Special emphasis is placed on the study of this issue in the Alpine region, where the intensity of tourist visitation is already seriously threatening biodiversity. My research also includes a review of contemporary practices and models of sustainable tourism and the potential for their implementation in local environments. I hope that my findings will contribute to a more balanced development of tourism in mountain habitats and encourage responsible behavior among tourists and stakeholders.*

*Keywords: sustainability, tourism, natural habitats, tourists, mass tourism*



# Varnostni menedžment

## Security management



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# NATO in Slovenija: varnostne dileme v spreminjajočem se svetu

## Povzetek

V zadnjih letih se je svetovno varnostno okolje znatno spremenilo, kar je prineslo nove izzive in dileme za zvezo NATO ter njegove članice, vključno s Slovenijo, ki je članica od leta 2004.

Tudi Slovenija se kot članica zveze NATO sooča z vedno bolj kompleksnimi in hibridnimi grožnjami, ki vključujejo kibernetске napade, dezinformacijske kampanje, terorizem ter regionalne konflikte. V preteklosti so določene politične stranke pozivale k izstopu iz zveze NATO. Vendar pa je nova realnost z vojno v Ukrajini in na Bližnjem vzhodu ta prizadevanja nekoliko ohladila.

Kot članica zveze NATO Slovenija aktivno sodeluje pri stabilizaciji Zahodnega Balkana. Prispeva k misijam in operacijam, ki si prizadevajo za mir in varnost v regiji, vendar se sooča z izzivi, kot so politične napetosti in nestabilnosti v ožji in širši regiji. Prizadeva si za povečanje interoperabilnosti svojih oboroženih sil z zavezniškimi silami, kar vključuje posodobitev vojaške opreme, izboljšanje usposabljanja ter krepitev sodelovanja v skupnih vajah in misijah.

To pa vedno odpira določena vprašanja in pomisleke med državljani. V raziskavi smo s pomočjo anonimne ankete raziskovali, kakšno je stališče 396 državljanov Slovenije do tega, kakšno vlogo ima zveza NATO pri zagotavljanju varnosti Slovenije in do izstopa iz zveze NATO. Večina vprašanih meni, da zveza NATO pripomore k večji varnosti in izstopa iz zveze NATO ne bi podprla.

**Ključne besede:** zveza NATO, Slovenija, vojna nevarnost, sodelovanje, mir.

# NATO and Slovenia: security dilemmas in a changing world

## Abstract

*In recent years, the global security environment has undergone significant changes, presenting new challenges and dilemmas for NATO and its member states, including Slovenia, which has been a member since 2004. As a NATO member, Slovenia faces increasingly complex and hybrid threats, including cyberattacks, disinformation campaigns, terrorism, and regional conflicts. In the past, certain political parties have called for Slovenia's withdrawal from NATO. However, the new reality, marked by the war in Ukraine and conflicts in the Middle East, has dampened these efforts.*

*As a NATO member, Slovenia actively contributes to the stabilization of the Western Balkans. The country participates in missions and operations aimed at promoting peace and security in the region, but it also faces challenges such as political tensions and instability in both its immediate and broader surroundings. Slovenia strives to enhance the interoperability of its armed forces with allied forces, which involves upgrading military equipment, improving training, and strengthening cooperation in joint exercises and missions.*

*These efforts, however, raise certain questions and concerns among citizens. Through an anonymous survey, we explored the views of 396 Slovenian citizens on NATO's role in ensuring Slovenia's security and on the prospect of withdrawing from the alliance. The majority of respondents believe that NATO contributes to greater security and would not support withdrawing from the alliance.*

*Keywords: NATO, Slovenia, war risk, cooperation, peace*



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# Vlada in ljudstvo pravi DA, opozicija pa gre za priznanje Palestine na ustavno sodišče

## Povzetek

O izraelsko-palestinskem konfliktu je bilo doslej veliko zapisanega. Raziskovalci razpravljajo predvsem o tem, kako naj bi izgledal mir med Izraelci in Palestinci oz. kako naj bi izgledal zemljevid teh dveh držav. Palestinsko – Izraelski zemljevid naj bi zajemal kolonialne, verske, nacionalistične, državne in tudi revolucionarne poglede na dosedanje spore in vojne med obema ljudstvoma (državama). Ta zemljevid se je skozi leta močno spreminjal.

Sami smo se v naši raziskavi osredotočili na to, kako državljani Republike Slovenije gledajo na priznanje Palestine. Vlada je namreč že dala zeleno luč za njeno priznanje. Opozicija je to odločitev dala na ustavno sodišče. Ključna ugotovitev raziskave je, da obstajajo statistično značilne razlike pri političnem prepričanju in religioznosti. Tako tisti z levega političnega spektra in ateisti statistično bolj podpirajo priznanje Palestine. Desni in verni volivci pa mu nasprotujejo. To je tudi v neposredni povezavi s samim priznanjem vlade in tistega dela državnega zbora, ki je v poziciji, in nasprotovanjem opozicije.

**Ključne besede:** vojna, priznanje palestinske države, Palestina, Izrael, zgodovina, politika.

The government and the people say YES, while the opposition wants the recognition of Palestine to the constitutional court

## Abstract

*Much has been written about the Israeli-Palestinian conflict. Researchers mainly discuss what peace between Israelis and Palestinians should look like, or what should the map of these two countries look like. The Palestine – Israel map is supposed to cover colonial, religious, nationalist, state and*

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*also revolutionary views on the current conflict and war between the two peoples (countries). This map has changed a lot over the years.*

*In our research, we focused on how the citizens of the Republic of Slovenia view the recognition of Palestine. The government has already given the green light for its recognition. The opposition took this decision to the Constitutional Court. The key finding of the research is that there are statistically significant differences in political belief and religiosity. Thus, those from the left political spectrum and atheists are statistically more supportive of the recognition of Palestine. Right-wing and religious voters oppose him. This is also directly related to the recognition of the government and that part of the National Assembly that is in the position and by opposing the opposition.*

**Keywords:** war, recognition of the Palestinian state, Palestine, Israel, history, politics



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# Odzivanje nacionalno varnostnega sistema na podnebno pogojene nesreče

## Povzetek

Iz statistike je razvidno, da se število, raznovrstnost in zahtevnost intervencij ter sodelujočih na intervencijah povečuje. Kljub željam, da bi bilo nesreč v prihodnosti manj, temu verjetno ne bo tako, zaradi spreminjanja naravnega okolja, razvoja tehnologije in človeka, ki je eden glavnih povzročiteljev nesreč. Nesreč sicer ne moremo preprečiti, jih pa lahko z vsemi razpoložljivimi poklicnimi, dolžnostnimi in prostovoljnimi silami, ki jih ima Slovenija na razpolago, omilimo. Za Slovenijo je izredno pomembno, da ohrani prostovoljne sile na takšni ravni kot so danes. Te se množično in strokovno odzovejo na podnebno pogojene nesreče. Pri tem izstopajo prostovoljni gasilci, ki so najmočnejša sila v sistemu varstva pred naravnimi in drugimi nesrečami. V delovanje navadnega sistema se s svojimi materialnimi in kadrovskimi resursi iz ostalih dveh podsistemov, v čedalje

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večjem obsegu, vključujeta Slovenska vojska in Policija. V ospredje vseh organizacij mora biti na prvo mesto vedno postavljen človek, ki bo motiviran, odgovoren, usposobljen in predan svoji organizaciji pri opravljanju dodeljenih del in nalog. Ravno tako je pomemben vodstveni kader, ki vodi z zgledom, strokovnostjo in odgovornostjo. Slednji morajo prepoznati nevarnosti, ki pretijo organizacijam v današnjem času ter pravočasno in ustrezno ukrepati. Pa naj si bodo to politika, različne krize, omejena finančna sredstva, kadrovski in materialni izzivi ter izginjanje moralnih in etičnih vrednot. Pri nadgradnji obstoječega sistema nacionalno varnostnega sistema je potrebno upoštevati realne potrebe organizacije in zmožnosti države. Slednja je v okviru svojih finančnih možnosti in zakonodaje dolžna zagotavljati ustrezne pogoje dela in sredstva za investicije. Za izvedbo navedenega bo potreben medsebojni dialog vseh deležnikov. Kljub navedenemu so vsi izzivi rešljivi s sistematičnim, strokovnim in nepristransko opravljenim delom. Zaradi omejenih kadrovskih, materialnih in finančnih dejavnikov bo potrebno začeti združevati zmožljivosti sistema nacionalne varnosti Republike Slovenije. Ne more imeti vsak vse, ampak vsi vse. Potrebno bo intenzivirati mednarodno sodelovanje za skupno posredovanje ob podnebno pogojenih nesrečah, ki so čedalje pogostejše. Primere dobre prakse skupnega delovanja mednarodnih enot ob ujmah v preteklih dveh letih imamo. Obenem bo potrebno še naprej pridobivati finančna sredstva za projekte v okviru Evropske unije, ki bodo dvignili odzivanje sistema varstva pred naravnimi in drugimi nesrečami na še višjo raven.

Ključne besede: nacionalno varnostni sistem, podnebno pogojene nesreče, sistem varstva pred naravnimi in drugimi nesrečami, intervencije, mednarodno sodelovanje

## National security response to climate-related disasters

### Abstract

*Statistics show that the number, variety and complexity of interventions and those involved in them have been increasing. Despite the desire for fewer disasters in the future, this is unlikely to be the case, due to the changing natural environment, the technology development and a human as one of the main contributors to disasters. While we cannot prevent accidents, we can mitigate them with all the professional, duty and voluntary forces at Slovenia's disposal. It is of the utmost importance for Slovenia to maintain*

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*the volunteer force at the level it is today. They respond to climate-related disasters in a massive and professional manner. Volunteer firefighters stand out as the strongest force in the system of protection against natural and other disasters. The Slovenian Armed Forces and the Police are increasingly involved in the operation of the ordinary system with material and human resources from the other two subsystems. The first priority for all organisations must always be to ensure that people are motivated, responsible, competent and committed to their organisation in the performance of their assigned work and tasks. On the other hand, are important also leaders who leads by example, professionalism and accountability. These must recognise the dangers facing organisations today and take timely and appropriate action. Whether it be politics, various crises, limited financial resources, human and material challenges, or the disappearance of moral and ethical values, the upgrading of the existing national security system must take into account the real needs of the organisation and the capabilities of the country. The latter is obliged to provide adequate working conditions and resources for investment within the limits of its financial possibilities and legislation. This will require dialogue between all stakeholders. Despite the above, all the challenges can be met by systematic, professional and impartial work. Due to limited human, material and financial factors, it will be necessary to start pooling the capacities of the national security system of the Republic of Slovenia. Not everyone can have everything, but everyone can have everything. It will be necessary to intensify international cooperation for joint intervention in the face of climate-related disasters, which are becoming more and more frequent. We have examples of good practice in the joint action of international units in the event of disasters in the past two years. At the same time, it will be necessary to continue to seek funding for projects within the European Union that will raise the level of response of the disaster protection system to an even higher level.*

**Keywords:** National security system, climate-induced disasters, natural and other disaster protection system, interventions, international cooperation



# **Menedžment socialnih dejavnosti**

## Management of social activities

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## **Stališča do priseljencev**

### **Povzetek**

Preseljevanje je pojav, ki je prisoten skozi celotno zgodovino po vsem svetu. V sodobnem globaliziranem svetu so se možnosti in želje za preseljevanje povečale. Ekonomska kriza in varnostne razmere v zadnjem desetletju so vplivale na povečanje migracij in na odnos do priseljencev med domačimi prebivalci. Zaradi pomanjkanja delovne sile v posameznih panogah in v nekaterih poklicih delodajalci zapolnjujejo prosta delovna mesta z delavci iz drugih držav in kultur. To je na eni strani koristno za organizacije in družbo, po drugi strani pa lahko kulturne razlike med priseljenci in večinskim prebivalstvom predstavljajo izzive pri delu in v vsakdanjem življenju. Zanimalo nas je, kakšna stališča imajo delodajalci in sodelavci do priseljencev in kakšne izkušnje imajo priseljenci v Sloveniji. V kvalitativni raziskavi smo iskali odgovore na vprašanja o izzivih, s katerimi se soočajo delodajalci pri zaposlovanju delavcev iz tujine, prisotnosti predsodkov do priseljencev v delovnem okolju in o obstoju razlik v stališčih in izkušnjah med delodajalci, sodelavci in priseljenci. Odgovore na raziskovalna vprašanja smo pridobili z intervjuji, ki smo jih izvedli z delodajalci, zaposlenimi priseljenci in njihovimi sodelavci v 6 podjetjih. Skupno se je na povabilo odzvalo 13 oseb iz različnih gospodarskih panog. Rezultati so pokazali, da so največji izziv pri zaposlovanju tujcev dolgi birokratski postopki za pridobivanje dovoljenj, da so stališča delodajalcev in sodelavcev do priseljencev pozitivna in da obstajajo razlike v zaznavi predsodkov med intervjuvanci. Tematika postaja vedno pomembnejša zaradi naraščajoče mobilnosti delovne sile in želji po integraciji priseljencev. Razumevanje stališč delodajalcev in zaposlenih do priseljencev je ključno za uspešnost organizacij, uspešno komunikacijo, dobro organizacijsko klimo in tudi za oblikovanje politik in praks, ki spodbujajo uspešno integracijo priseljencev v delovno okolje. Nadaljnje raziskave z vključitvijo večjega števila sogovorcev lahko zmanjšajo predsodke, izboljšajo integracijo priseljencev in povečajo uspešnost podjetij.



Ključne besede: priseljenci, stališča, predsodki, medkulturne razlike, delodajalci, sodelavci

## Attitudes towards immigrants

### Abstract

*Migration is a phenomenon that has been present throughout history, all over the world. In the modern globalised world, the opportunities and desires to migrate have increased. The economic crisis and the security situation in the last decade have had an impact on the increase in migration and have influenced attitudes towards immigrants among the native population. Due to labour shortages in certain areas of work and in certain professions, employers are filling vacancies with workers from other countries and cultures. On the one hand, this is beneficial for organisations and society, but on the other hand, cultural differences between immigrants and the majority population can pose challenges at work and in everyday life. We were interested in the attitudes of employers and their colleagues towards immigrants and the experiences of immigrants in Slovenia. The qualitative research sought answers to questions about the challenges employers face when recruiting workers from abroad, the presence of prejudice against immigrants in the work environment and the existence of differences in attitudes and experiences between employers, coworkers and immigrants. The answers to the research questions were obtained through interviews with employers, immigrants and their colleagues in 6 companies. In total, 13 people from different economic sectors responded to the invitation. The results showed that the biggest challenge in the process of employing foreigners is the long bureaucratic procedures for obtaining permits, that employers' and colleagues' attitudes towards immigrants are positive and that there are differences in the perception of prejudice between interviewees. The issue is becoming increasingly important due to the growing mobility of labour and the desire to integrate immigrants. Understanding the attitudes of employers and employees towards immigrants is crucial for the success of organisations, successful communication, a good organisational climate and also for the design of policies and practices that promote the successful integration of immigrants into the workplace. Further research, involving more interlocutors, can reduce prejudice, improve the integration of immigrants and increase the performance of companies.*

*Keywords: immigrants, attitudes, prejudices, intercultural differences, employers, co-workers*



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# Hibridno izobraževanje vrhunskih športnikov v času po Covid epidemiji

## Povzetek

Spletno izobraževanje oziroma izobraževanje na daljavo se je pred epidemijo Covid zdelo kot znanstvena fantastika oziroma neuresničena želja vrhunskih športnikov. Bilo je prej izjema, kot pravilo. Pred prisilno ustavitvijo sveta so imeli le redki vrhunski športniki med izobraževanjem privilegij, da so jim izobraževalne ustanove omogočile on line študij, med epidemijo pa je spletno izobraževanje postalo standard, ki sta ga omogočili spletni orodji ZOOM in Teams. Vrhunski športniki so zaradi dvojne kariere, kar pomeni usklajevanje športne in akademske kariere prisiljeni svoj čas optimalno izkoristiti. Velik prihranek časa lahko dosežejo s hibridnim izobraževanjem (kombinacijo spletnega izobraževanja in fizične prisotnosti na predavanjih in vajah), ki omogoča sodelovanje v procesu izobraževanja, kljub odsotnosti zaradi tekem in treningov. Z namenom, da bi ugotovili ali je vrhunskim športnikom po zaključku epidemije Covid še omogočeno hibridno izobraževanje smo izvedli raziskavo. Zanimalo nas je ali je v času po zaključku epidemije Covid športnikom še omogočeno izobraževanje v živo in preko spletnih orodij, ko so zaradi priprav, treningov ali tekem odsotni. Zanimalo nas je tudi njihovo zadovoljstvo s takšnim načinom šolanja. Vzorec kvantitativne raziskave je N=92, predstavljajo pa ga aktivni športniki v Republiki Sloveniji, stari do 30 let. V raziskavi smo ugotovili katere prilagoditve študija / izobraževanja vplivajo na uspešno usklajevanje dvojne kariere ter katere individualne prilagoditve imajo športniki pri svojem študiju / izobraževanju. Z raziskavo smo ugotovili, da dijakom do 20 let izobraževalni

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zavodi nudijo več možnosti prilagoditev študija kot pa študentom. Ugotovili smo tudi, da je dijakom in študentom omogočen individualni študij, dodatna dijaška/študijska pomoč, manjši obseg obvezne prisotnosti na predavanjih in vajah. Možnosti hibridnega izobraževanja in prilagoditev študija je glede na rezultate raziskave v večji meri omogočeno srednješolcem in predstavnikom olimpijskega in državnega razreda.

Ključne besede: hibridno izobraževanje, status športnika, študent športnik, prilagoditev študija

# Hybrid education of top athletes in the post-Covid era

## Abstract

*Before the Covid epidemic, online education or distance education seemed like science fiction or an unfulfilled wish of top athletes. It was the exception rather than the rule. Before the world was forced to isolate, only a few top athletes had the privilege of being allowed to study online, but during the epidemic, online education became the standard, made possible by online tools like ZOOM and Microsoft Teams. Top athletes are forced to make optimal use of their time due to their dual careers, which means balancing their sports and academic careers. They can save a lot of time using hybrid education (a combination of online education and physical presence at lectures and exercises), which allows participation in the education process despite absence due to matches and training. In order to find out whether hybrid education is still possible for top athletes after the end of the Covid epidemic, we conducted a survey. We researched whether, after the end of the Covid epidemic, live education and online tools are still available to athletes when they are absent due to preparations, training or matches. We were also interested in their satisfaction with this type of education. The sample of the quantitative research is N=92, and it is represented by active athletes in the Republic of Slovenia, aged up to 30 years old. In the research, we found out which adaptations to study / education affect the successful coordination of a dual career and which individual adaptations athletes have available in their studies / education. Through research, we have found that educational institutions offer more adaptation options to students up to the age of 20 than to college students. We also found out that individual studying, additional tutoring assistance and a smaller amount of compulsory*

*attendance at lectures and exercises are available to both pupils and students.*

*Key words: hybrid education, athlete status, student-athlete, adaption of study of athletes*



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## **Informacijska pismenost študentov – pomembna vez med študenti, predavatelji in visokošolsko knjižnico**

### **Povzetek**

V visokošolski knjižnici se odvijajo procesi, pomembni za uspešno delovanje visokošolskega zavoda. Relevantno in aktualno knjižnično zbirko, ki jo v visokošolski knjižnici gradimo, je potrebno približati potencialnim uporabnikom – študentom in predavateljem. V Knjižnici Fakultete za komercialne in poslovne vede Celje smo se pred več kot 10 leti pričeli spraševati, na kakšen način potencialnim uporabnikom predstaviti vsebine, ki jih lahko prejmejo v knjižnici. V študijskem letu 2012/2013 smo pričeli z izvajanjem seminarjev informacijskega opismenjevanja, ki so bili najprej namenjeni dodiplomskim študentom, zaradi potreb po novih znanjih pa kmalu magistrskim (od študijskega leta 2022/2023 so vsebine informacijskega opismenjevanja del predmeta Seminar o magistrski nalogi, ki je obvezen predmet za študente vseh programov magistrskega študija) in doktorskim študentom ter nenazadnje tudi predavateljem. Namen prispevka je prikazati razvoj izobraževanj informacijskega opismenjevanja na Fakulteti za komercialne in poslovne vede ter mnenja udeležencev glede izvedbe izobraževanj. Analizirali smo rešitve nalog 832 udeležencev, ki so izobraževanja obiskovali med študijskimi leti 2012/2013 in 2022/2023. Rezultati raziskave so pokazali, da imajo udeleženci izobraževanj najmanj znanja na področju iskanja po bazah polnih besedil, je njihovo znanje po izvedenih izobraževanjih boljše in največkrat obišejejo izobraževanje zaradi lažjega opravljanja zaključnih del. Raven informacijske pismenosti bi lahko

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dvignili s še večjim sodelovanjem med predavatelji in visokoškolskimi knjižničarji, izvajanjem dodatnih oblik informacijskega opismenjevanja za dodiplomske študente in spodbujanjem uporabe različnih vrst knjižničnega gradiva od začetka študijskega procesa in ne le tik pred zaključno nalogo.

Ključne besede: visokošolske knjižnice, informacijsko opismenjevanje, samostojni visokoškolski zavodi, iskanje informacij, vrednotenje informacij, visokoškolski knjižničarji, visokoškolski predavatelji

# Students information literacy – important connection between students, professors and academic library

## Abstract

*There are a plenty of processes in academic library that are important for successful activities of the higher education institution. The relevant and up-to-date library collection that is being built in the academic library needs to be brought closer to potential users – students and academic professors. We began to present contents that potential users can receive in the Knjižnica Fakultete za komercialne in poslovne vede Celje more than 10 years ago. In the academic year 2012/2013, we started performing information literacy trainings, which were first intended for undergraduate students, soon for master's students (since academic year 2022/2023 are contents of information literacy part of Seminar o magistrski nalogi course (Master's thesis seminar), which is compulsory course subject for all master's degree programmes), doctoral students and also for academic professors due to the need for new knowledge. The purpose of the paper is to show the development of information literacy training at the Fakulteta za komercialne in poslovne vede Celje and the opinions of the participants regarding the implementation of the training. We analyzed the tasks solutions of 832 participants who attended information literacy training between the academic years 2012/2013 and 2022/2023. The results of the research showed that the participants of the trainings have the least knowledge of full-text databases searching, their knowledge is better after the trainings, and they most often visit the trainings to facilitate the completion of diploma or master thesis. The level of information literacy could be raised with even greater cooperation between academic professors and academic librarians, implementation of additional forms of information literacy for undergraduate students and promotion of the use of various types of library materials from*

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*the beginning of the study process and not just before the diploma or master thesis.*

*Keywords: academic libraries, information literacy, private higher education institutions, information search, information evaluation, academic librarians, academic professors*

