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## Networking of small and medium enterprises into clusters in the Slovak Republic

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### Abstract

According to survey of risks, market risks are the most endangering risks threatening small and medium sized enterprises in the Slovak Republic for years. Appropriate way to reducing these risks is networking enterprises in clusters. Creating clusters favourably affects the stability and competitiveness of the participating enterprises. Due to the fact, that cooperation is still underdeveloped in the Slovak Republic the main aim of this paper is to point out the growing importance and benefits of clusters for small and medium sized enterprises. The paper analyzes current state, structure and application (usage) of clusters in the Slovak Republic.

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### 1. Introduction

Every enterprise operates in a particular environment. Enterprises are affected by this environment directly or vicariously. The enterprises are affected by various factors from internal and external environment. These factors can have a positive as well as negative character. Positive factors that affect small and medium enterprises (SMEs) are associated mainly with their indoor environment. SMEs have a simpler organizational structure, closer relationships with customers and are able to react more flexibly to market changes.

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From the perspective of risk management is more important monitor the factors, whose consequences have a negative character. These factors are divided into external and internal, and are referred to as barriers to business [1, 2].

Internal barriers have mainly subjective character and are resulting from the personality of the entrepreneur or manager. They can be characterized as:

- inherent barriers - They relate mainly to the psychological characteristics of the manager or entrepreneur personality. In relation to risk management is assessed mainly attitude of the entrepreneur / manager to the risk. Inherent barriers may be related to the lack of organizational skills, lack of purposefulness, inability to resolve conflicts, work under pressure ... In this category could be included lack of motivation for business development too.
- acquired barriers - They are associated with personality development and the acquisition of general and specific knowledge. Small enterprises have very often lack knowledge about the requirements related to business. Precisely for this reason are not able to assess market opportunities, formulate strategic goals, assess the financial return of business ...
- capital barriers - It is a lack of own financial resources for doing business, which partly result from the starting (family) capital situation They are also affected by the barriers, which are mentioned above.

External barriers have objective character. They have the same effect on all businesses. Enterprises are able to change these barriers minimally. Some barriers are active in the phase of establishment and formation of SMEs, others throughout the all enterprise life cycle. But most of them are increasing costs for SMEs.

More institutions have dealing with identification of these barriers / risks. Based on the results of their surveys [3, 4] it should be concluded, that SMEs in Europe and specifically in the Žilina region (SK), are most threatened by market risks.

Progress but also existence of SMEs is most affected by market risks. Factors of market risks are for example price, marketing and market position. These risks are mainly associated with the price creation of raw strategic materials and exchange rates. SMEs cannot greatly influence them by their core activities. Enterprises should focus on areas that they can regulate in some way. They can strengthen their marketing strategy. It includes the creation of the company's reputation (goodwill) and prefers quality over quantity... Very important role for SMEs should be a regular market research. Thanks to research keeps up with the competition, but on the contrary, will always be one step ahead.

SMEs have limited resources. Therefore, it is very difficult for them to face these barriers, and risks. It is advantageous for them to unite and to spread risks and financial demands. The aim of this paper is to point out the most appropriate way of cooperation for SMEs and to provide SMEs an overview of the areas and potential partners in the Slovak Republic (SK) as well as in neighboring countries.

## **2. Importance of economic cooperation between small and medium enterprises**

Enterprises, regardless of their size, can use the various forms of economic cooperation, which enable them to cope with mentioned barriers and risks. Economic cooperation can be based on a formal but also on informal basis and can be carried in one country or internationally. The biggest advantages of this cooperation are: greater certainty turnover greater possibility of access to resources, the possibility of reducing costs [5].

Economic cooperation also entails certain disadvantages. Economic cooperation also entails some disadvantages. For example, the problem of minor enterprises with failure to adapt to the working practices and management style of the majority society. This problem stems from different corporate cultures in cooperating enterprises.

If SMEs want to retain its legal personality and draw benefits from the cooperation it is the most appropriate forms of association in clusters. According to Porter cluster is a geographically proximate group of interconnected companies, suppliers, and related institutions in a particular field [6]. Members of the cluster are not only SMEs, but also educational institutions, research institutes, local self-government and agencies to support development of business and of region too. Between the members are creating intense, systematic and mutually beneficial relations.

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