

**UNIVERSITY OF MISKOLC  
FACULTY OF ECONOMICS**

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**THESES OF**

**EXAMINATION OF THE ACTIVITIES OF CHAMBERS IN DEVELOPING BUSINESSES**

**PH.D. DISSERTATION**

**MISKOLC, 2014**

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**EXAMINATION OF THE ACTIVITIES OF CHAMBERS IN DEVELOPING BUSINESSES**

**PH.D. THESES**

**NAME OF THE DOCTORAL SCHOOL: „ENTERPRISE THEORY AND  
PRACTICE”**

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**MISKOLC, 2014**

## 1. REASONS FOR CHOOSING THIS TOPIC

As I am a lawyer-economist it was given for me to choose a topic for my research which belongs to the marginal territory of law and economics. For long it has been a question for me what possible scientific reasons could justify the inappropriate operation of the Hungarian chambers. Deciding on this theme, i.e. „studying the operation of chambers of trade and commerce in the area of business development in terms of law” has got several explanations:

- Even before starting my studies, this institution in the „mezzo” area had raised my interest. At that time, before the millennium, their activities had received relatively less attention in the processes of business development, and this trend had just been reinforced when compulsory membership had been ceased. My findings were summarized in a thesis, and now I intend to show the results of my further research in this dissertation.
- Since 2004, the importance of this organization has been reevaluated; it has become more accepted as these days the European Parliament never makes up any directives or regulations without asking the chambers’ and other institutes’ opinion.
- The stabilization of national economy has got primary importance by now- giving the most attention to small and middle-scale enterprises-, and in this process the chambers could be economic partners. Using their network-like structure, they could be suitable for giving and getting the information necessary to prepare the governmental directives and strategies aiming to develop the economy. In this way, they can become the most important partners of the government.
- Based on the literature I studied, I can say that there is little resource material specializing in this area, so it also motivated me to collect, reorganize and complete this topic.
- At last but not least, with some empirical methods, I examined the services of chambers as a way of business development among their members and non-members, focusing on the Chamber of Trade and Commerce of Borsod-Abaúj-Zemplén County (BOKIK) as I was born and live in Miskolc.

## 2. THE PURPOSE AND METHOD OF RESEARCH AND ITS STRUCTURING

Based on the questions I had met during my studies and researches, it proved to be a scientific problem for me **why KKV sector could not contribute to the country's economy in the expected way in Hungary at the beginning of the XXI. Century, in spite of the fact that, with other business organizations, the primary function of chambers should be the developing of this sector.** I was searching for the answers for the following problems raised by this questions:

1. Whether any of the economic theses, the institutional economics or any of its derivative branches could justify the chambers' necessary existence in the national economy.
2. Whether I am right when I say that in Hungary the historic-economic processes influenced the level of acceptancy of chambers among economic institutes. Furthermore, regarding their past, can chambers represent properly their membership? How can chambers as institutional unities handle the new challenges of the constantly changing society and economy?
3. It is evident that in the last 20 years KKV's have not been able to contribute to the GDP to the extent they were supposed to. What could be the reason for the fact that one of the main tasks of chambers is business development but they cannot produce any of the required results. What role do chambers play in the development of enterprises regarding, especially, the services provided by them.

Considering the questions emerged in the previous investigation I have made some hypotheses which are the following:

	Hypothesis
<b>H1</b>	The requirements of members and non-members towards chambers can be different according to the size and profile of enterprises.
<b>H2a</b>	The reasons for being a voluntary chamber member since 2000 could have been different according to the chambers' size and the profile of their activities.
<b>H2b</b>	In case of non-members, there is only connection between the reasons for their not choosing the voluntary membership and the fact how much they know and use chamber service
<b>H3</b>	In case of chamber members, there is a close connection between the facts how much people know communication channels and their efficiency as well as between how much they know and how often they use a certain service group.
<b>H4a</b>	There is a significant connection between the frequencies of service usage, how satisfied the members are with them and the size of companies; the bigger the company is the more frequently it uses the services and the more satisfied it is with them.
<b>H4b</b>	The duration of membership status and the level of satisfaction provided by the services also show a significant correspondence in a positive way.
<b>H5a</b>	Among non-members the popularity and the usage of chamber services are determined by their previous membership status; the frequency of their usage depends on what branches of the national economy they belong to.
<b>H5b</b>	The determining factor of choosing a non-membership status is the low level of satisfaction with chamber services.
<b>H6</b>	The compulsory registration deteriorated the reputation of chambers as well as their acceptancy among businesses.

The methodology of analysis: I intend to justify the scientific problems mentioned above in a logical way borrowed from the given literature, and also with the help of the processes found in the economy-history and in the history of law. On the other hand, besides the resources I used the following empirical researches to my analyses and findings: the analysis of some Hungarian laws, chamber documents, studies of annual reports, evaluation of the annual reports of some European chambers and Eurochambres, real life interviews and the findings of the 2 questionnaires made for chamber members and non-members, which give some information about chamber services and the level of their qualities.

I continuously published the results of my researches on conferences in Hungary and abroad, in Hungarian and other languages, in printed forms and in departmental meetings at my workplace.

According to the research points drafted before, in the first part of my theses I revise and summarize the related literature proving the necessity of chambers to represent business interest. In order to understand the present function of them, however, we have to clarify their role in the history of economics, as well as the different chamber models with their characteristics, their socio-economic functions and activities since the beginning both in Western Europe and in Hungary.

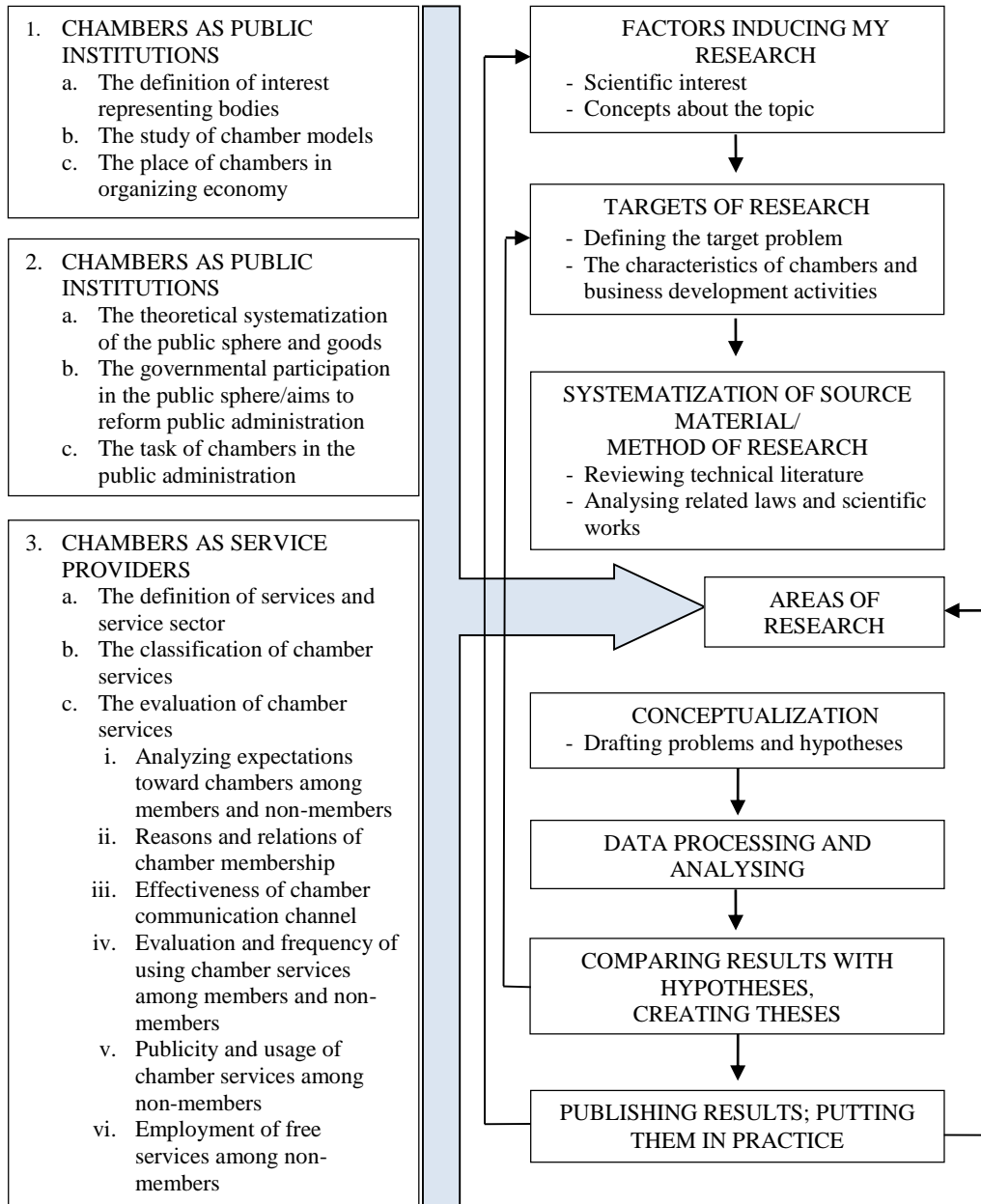
In the second part, I analyse the specific features of economic chambers<sup>1</sup> functioning focusing on their legal regulations since before the millennium as far as their present state. Studying some resource material in the history of law I try to find the answers for the following questions: whether public institutes had or have any role in the public administration and if so, what kind of legal conditions they require. Finally, after the legal requirements, I study the personal, infrastructural, financial and legal environments of their operation.

In the third part of my essay, I overlook the means of business department, i. e. the institutes which took up the task of supporting enterprises, mentioning some concrete examples, as well. Later I make an empirical analysis. I have two reasons for this: on the one hand, recently different concepts have been created about the role of the government in the national economy, which could partly be replaced by chambers functioning as public institutes and being responsible for some parts of socio-economic tasks. The question is if this role could be feasible or not. On the other hand, with the analysis of chambers' services based on questionnaires, I tried to find out whether the extension of chamber services could make it possible to develop their business activities in a more effective way. I analyse the chamber services on the basis of the survey carried out among their staff members and non-members and of the detailed interviews made with the staff. The survey can serve as a starting point of the developing of a new, more complex system of services, too. In this way, the chambers could provide more personalized services and could also better contribute to the improvement of business sphere. At the same time, they could prepare the governmental strategies and regulations aiming to support an economic growth.

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<sup>1</sup> At present according to the law, the term „economic chambers” involve the chambers of trade and commerce and those of agriculture. I use this term several times in a simplified form as „chambers” but in these cases I always mean economic chambers not the professional corporations. (Like those of engineering, agriculture, medicine etc.)

The process following the targeted aims (Fig. 1):



**Fig. 1.** The process and areas of research

### **3. THE NEW AND REDRAFTED STATEMENTS OF RESEARCH**

According to the research areas and problems drafted before, I analysed the chambers from three aspects; firstly, those as representatives of public interest, secondly, as public institutes and thirdly, as organizations of public administration.

#### **3.1. THE PLACE AND ROLE OF INTEREST REPRESENTING INSTITUTES IN THE ECONOMICS ESPECIALLY IN THE SYSTEM OF CHAMBERS**

Processing some theoretical background I started with the statement of Joseph. A. Schumpeter, who says that chambers are primarily for representing the interest of enterprises and entrepreneurs. According to him there are three main characteristics of an enterprising personality: ability for making innovations, willingness to take risk and dedication to profit. In this sense, these features cannot be relevant for chambers because they are basically not profit-oriented, since one of their main activities is public servicing. In other words, they carry out public tasks that the government delegates to them, and in this way their main supporter is also the government. They do not take up the financial risks caused by market changes. Due to the adjustment to socio-economic changes, however, it is more urgent for them to change their operational system and to have several functions to make source of. As a theoretical frame of my thesis, I try to find the answer for the question of what kind of economic theories can explain the XXI. Century situation, the birth, the role and the activities of chambers. How have the definition of interest representative institutes changed in the last 150 years? In this chapter I also intend to detail the answers which the scientific literature gave to the questions raised by me. In my analyses, I do assume that these works can only partly explain the basic problem, i.e. in today's Hungary the chambers are not capable of making economic partnerships to contribute more to the GDP.

According to the representatives of institutional economy (Mitchell 1918, Common 1924), the established institutes appear as independent units in the market; they have specific aims so their role can modify the conditions and features of market balance. The institutes can group the economic factors on the basis of different interests and aims. These institutes operate differently, which makes us impossible to explain their behaviour in the market on the basis of the same system.

The majority of the followers of institutional economics think that the description of institutions is the only task of economics instead of making general and overall models of them. Their approach makes it possible to explain why economies working on the same model can have different results. Furthermore, they think, the operation of institutions can result the fact that the economic events can present their participants in an irrational way, when it is all about a specific institution with its own operational process. This branch of economics can also prove that the participants of an economy make their decisions not necessarily based only on their direct business interests and profit maximization. They take them in accordance with the requirements of the chamber they belong to. We also know, however, that their further aims are to get a better place in the market. As a result, representing their interest at a certain institute, i.e. at the chambers, means priority for the latter ones to recruit and keep higher membership rate.

The evolutionary economics at the turn of the XIX-XX centuries went back as a method to the detailed analysis of history and institutions. The roots of this branch of economics originate from T. Veblen, J. Schumpeter, F.A. von Hayek. The term „evolutional economics” first appeared in Veblen's famous

article<sup>2</sup> and it studied the features of institutional operation. According to C. Hermann-Pillath<sup>3</sup>: the organization is a hierarchical system where an actor (player) or a group of them has the ability to determine which other players can or cannot take up certain posts. The participants' behaviour in this structure is set by some leaders; there are, however, other mechanisms which could mutually coordinate the behaviour of other players thus forming a coordinated activity in a cooperative and not in an autocratic way. The results are the same in both cases: the web of this organization makes a unit on the basis of which it can act. In this way, the evolutionary economics can explain the reasons for the changes of interest within chambers.

The main area of research of the new institutional economics is the analysis of economic, social and political institutions in a way that it basically builds on the logics of economics, and it also applies the approaches of law, political sciences (sociology and anthropology). Hence, if we consider the concept of the institute of chamber as a voluntarily established unit to represent business interest and as an independent organization which tries to retain its potential membership in return for mutual benefits, we can say that these institutions make a certain exchange with their members who pay some charge (e.g. membership fee) for the services (Salisbury 1969, Wilson 1995). Thus, there is a kind of contractual relationship between the organization and its members, which, due to the mutual rights and obligations, could be called relational contracts. In this case, the organization besides general services can give its membership such specific information which could be sold exclusively to another contracted part. This is not true for the institutions founded compulsory by the state because, in this case, their tasks delegated by the government represent other centralized interests. At this point we can speak about a contradiction within the life of the Hungarian chambers since they are partly governmental public service institutions and partly independent voluntary units providing their own services to their membership.

The necessity of chambers can be proved by the historical processes which are still working through Europe. Due to the historic, political and economic developments two types of chamber models have been created: the private (in other words the Anglo-Saxon model) and the public (i.e. the Continental model). The Anglo-Saxon chamber model can be regarded as an independent unit building from the bottom. These institutions are not declared as legal entities by the law; they work as associations, rarely take part in the professional public administration and do not help the government with their advisory or consultative services. Their task primarily is to create and foster business contracts. Chambers based on the continental model, due to their public institutional and automatic membership status, have become legal representatives of business interest, and as a result of their regular contact with the government they can influence the legislative processes. Thanks to it and their governmental financing their autonomy is smaller than that of the private model (Strausz, 2007).

Fig.2. shows the chamber model types of different European countries. As we can see, in Western Europe, the majority of chambers rather belong to the public model, in Northern Europe they are rather of the private one, while in Central Europe, which is an intermediary area, it appears in the combination of the two, a public model with a non-compulsory membership status.

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<sup>2</sup> Why is Economics Not an Evolutionary Science? 1898.

<sup>3</sup> Carsten Herrmann-Pillath: Grundriß der Evolutionsökonomik. UTB Verlag, München, Deutschland, 2002.





Resource: my own concept, 2012

**Fig.2.** Spreading of different chamber models in the European countries

Studying the answers in the resource literature I can say that the economists do not analyse the operation of these interest representative units from a specially chamber-related approach, thus they can only partly explain the need for their existence and inappropriate operation. During my research work I realized that there is relatively little source material in this topic. Furthermore, these works study this problem in a rather simplified way, sometimes, focusing exclusively on economic or legal sides. The novelty of my essay is that I tried to examine the two fields concentrating consequently on both the economic and legal aspects of the problem.

### **3.2. THE CHARACTERISTICS OF THE OPERATIONAL CONDITIONS OF ECONOMIC CHAMBERS IN HUNGARY**

First, I studied the legal then the economic changes in the operational conditions of chambers. From legal aspects we can say that before the change of the political system we could not, but since 1994 we can have seen the appearance of economic chambers, which have been founded to develop the country's economy and business life not to represent governmental interest. In the last 20 years we could identify two periods of their legal regulations. The first, from 1994 to 2000, was primarily characterized by the compulsory membership status, while in the second one, since the enactment of Law XXI of 1999 up to now, the voluntary membership has gained ground. Whether to introduce the compulsory or voluntary membership, it has always been determined by the different governmental concepts about the chambers' tasks, which also influenced how to draft their scope of services.

In the XX. Century, in Western Europe as well as in Hungary, governmental reforms were necessary to be introduced in order to carry out not only qualitative but also some quantitative changes in the life of the government. As a result, they constantly rephrased the role of government in order to be able to cope with the continuously growing number of financial, economic and social problems; at the same time the increasing number of public tasks generated the birth of more and more new types of institutes (e.g. chambers) and methods (Vadál, 2000). The chambers, due to their active role in the field of public services, are considered to be public institutions which have their own place in the indirect public administration, and which were defined as the means of functional decentralization. Therefore, they got some rights of the executive and legislative authorities.

In harmony with their operation, first, we examine their professional staff, which developed in the following way: chambers employ staff with different levels and scales of education. The number of employees with tertiary degree is significant, with one exception it reaches 50%. The experts with different qualifications can do advisory work effectively because besides their original profession they have other (economic, organizational and managerial or psychological) knowledge, too. The constantly broadening system of tasks needs to be done at higher and higher level which requires professional staff. In this way, for the employees they have to provide constant development, trainings and retrainings. The MKIK (Hungarian Chamber of Trade and Commerce) has established a Centre of Methodology and Training, which aims to help the professional training of its staff.

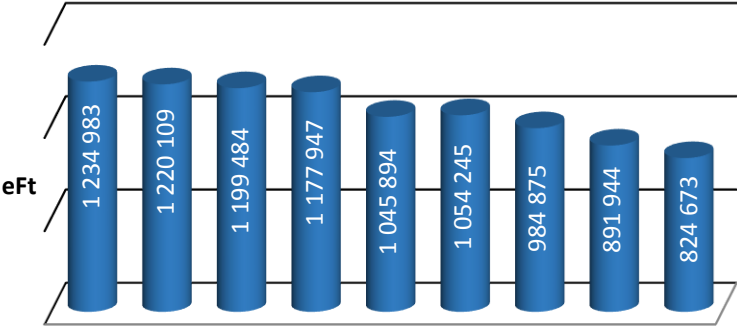
As for the chambers' operation, the other important factor is the accessibility to financial resources. Their costs are covered from the following sources<sup>4</sup>: membership fees, contributions, public administration fees, service fees, the incomes of associations founded by the chamber, the costs of compulsory registration and other incomes.

Till the abolishment of compulsory membership, the most important source of income was the membership fee. It is also indicated by the fact that the 80%-90% of the total revenue was coming from it between 1995 and 1998. 2001 was the first year for chambers that they had to operate in the new structure with voluntary membership and the paid amount of fees showed a certain decrease. The income from membership fees in case of regional chambers was between 15-70 million Ft. Although these incomes tended to be reducing up to 2004, it was stabilized a bit between: 2005-2007, showing some improvement. In 2009 and 2010, as a result of the economic crisis, the trend presented a significant drop

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<sup>4</sup> Paragraph 34 of Law CXXI of 1999 (calculated on the basis of previous years' income, min.10.000 Ft/year max.1.200.000 Ft/year.)

(a lot of enterprises were stopped and they left the chambers), and this situation continued to be even more serious in 2011, 2012, 2013. Fig. 3 shows the changes of membership-based incomes in the last years. The amounts coming from other types of incomes were increasing thanks to the compulsory registration fee in the construction area and other registration fees since 2012.



Source: an own chart based on MKIK data, 2014

**Fig. 3.** Trends of incomes from membership fees (total national figure)

On the basis of economic, historical and legal trends, I tried to explain why the chamber system has not been able to take its appropriate shape up to now, whether there are suitable operational conditions for them (from legal and economic aspects), what causes their present disfunctions and what solutions have been thought of to solve these problems.

As I referred to it in the theoretical part of my theses, I doubt that the reasons presented by some institutional and evolutionary economists could be the answers to these questions. The real cause of dysfunctions, in my opinion, lies with the fact that, as a result of the chamber’s hectic past, the scope of its tasks and responsibilities is not well clarified because it is regarded as an interest representative institute but, due to the accomplishments of governmental duties, it parallel functions as an authoritative body as well. The concept of an interest representative body can hardly tolerate compulsory membership; an authoritative body, however, requires it. In the developing of general partnerships this discrepancy can make this development difficult, and it can also explain the attitude of certain enterprises towards chambers. The changes of membership numbers clearly show to what extent chambers are accepted or non-accepted. After abolishing compulsory membership, this trend, after some time of stabilization, indicates a constant decrease if we compare it to the total number of enterprises.

### 3.3. THE ACTIVITIES OF CHAMBERS IN BUSINESS DEVELOPMENT PRIMARILY FOCUSING ON THEIR SERVICE PROVISION

The other topic I try to analyse in this part is how much chamber services help the enterprises, what effect they make on business development and how the enterprises themselves evaluate their activities. I am taking BOKIK as an example.

For a start, we have to clarify and classify the term „services „with the help of resource literature. First, I studied where the chambers, based on their services, could be placed in the service sector, and where their services could belong to. To define these, I use the national and foreign literature's service typology. In the works of economics, the sector theory deals with the structural changes in the economy. In this theory the most well-known approach is the „3-sector model". According to it we can differentiate primary, secondary and tertiary sectors (Corsten, 1997). Görgens lists and defines the content of these sectors but he does not mention any reasons for his concept. According to him the primary sector consists of agriculture and forestry (including fishing and hunting), the secondary involves mining, public utility and process industry (electricity, gas and water supply), to the tertiary belong construction, private and public services (distribution, trade, logistics, banking services, insurance and public administration) (Görgens, 1975).

The other followers of this theory, Fisher<sup>5</sup> and Fourastié classified the sectors from different aspects. Fisher took the demand of income flexibility as a base of his characterization. Thus, the primary sector is characterized by the inflexible demand, the secondary by the stable one, while the tertiary opts for the flexible demand. Fourastié<sup>6</sup> discovered that the technical development is most characteristic of the secondary sector, while the tertiary is the least responsive to it due to the dominance of human resource. He also pointed out that in the modern world the service sector will attract the majority of enterprises. While in the traditional societies the primary sector gave 70% of employment, the secondary 20%, the tertiary 10%; in the transitory period of societies these proportions changed to 20%, 50% and 30%, at present the „tertiary civilizations" shows 10%, 20%, 70% for the same categories.

The technical literature is fairly against the „sector-theory „mainly because of the lack of clear categorization: for example, in case of Fourastié the scales of technical development (small, middle, large-scale) cannot be interpreted. Furthermore, Corsten writes about two more arguments against sectors. On the one hand, he criticizes the phenomenon of „mobile sectoring" which means that certain economic sectors' criteria can be modified during time, on the other hand, he says that all the other branches that cannot be put into the first two ones, are usually jammed into the third one which function as a „collective place", often without any acceptable reason. (Corsten, 1997) We have to pay attention to the sector classification of Browing-Singelmann, which, besides the primary a secondary sectors, forms four subcategories of the tertiary one: distribution, production, personnel and social services. In the last one we can put the services of chambers because these satisfy the needs related to social order required by the government. (e.g. education, medical and health services, non-profit organizations, postal services etc.)

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<sup>5</sup> The demand for flexible income means how much the demand for an animal is modified if the income of the customer is changed by 1%. As usual, the rise of income will increase this demand; we speak about normal animals and the rate of change will be a positive number. If the rate of this change is bigger than 1% then the demand increases in a bigger scale than the earnings of people (in this case we speak about luxury animals). If this rate of change is negative, the demand decreases in spite of the increase of incomes (in this case we speak about „inferior animals")

<sup>6</sup> Fourastié, J. 1989, *La grand espoir du XXe siècle*. Paris

The resource literature in their majority classifies the service groups only according to one dimension. In order to be able to compare the figures of commercial statistics it would be important to unify these different but simplified views. One step towards this aim is the classification based on ISIC nomenclature, which creates sub branches among the service types. It differentiates the following categories: trade (retailing and wholesaling), HORECA (restaurants and hotels), logistics (transfer, warehouses, and communication), professional specializations (finance, insurance, real estate, and business consultancy), budgets (governmental), personnel, public and social services (e.g. chamber services).

Another approach is when the services are divided into entrepreneurial (commercial) and non-business (non-commercial) spheres (Bradley, 1995). The non-commercial sector is not necessarily supported by the government but their operations should be planned intentionally by the government (Papp, 2003). Nevertheless, this definition is mainly valid in marketing.

If we choose the content of business activities as the base of categorization- independently of service users – we can say that the domestic resource material identifies communal, catering, traffic-transport-media, finance-insurance-related, legal and economic, health care and educational units, among which chamber services could belong to the authoritative-institutional service group (Veres, 2002).

Quite late, only in the second half of the XX. Century, did the definition of „service „get into the highlight of scientific researches. As we could see, it is not as easy to define and group the services as we first thought of. The classes of services are neither clearly identified nor unified in the foreign resource material because they have not got any approved system of criteria (Gershuny, 1978; Marshall, 1988). It is so in spite of the fact that statistical analyses, comparisons and correspondences can only be made according to unified definitions and systems. In the Hungarian technical literature we have not got any approved definition neither for the term „service” (due to its multifunctional characteristics) nor for the service providing sector (due to its many-sided activities).

We can find several approaches to them, for example, the one which tries to capture them based on their activities (Papp, 2003)<sup>7</sup> or the one defined by KSH<sup>8</sup>. Schmenner – referring to these versatile approaches – declares: it is easier to define what we cannot call service than what we can (Schmenner, 1995), i.e. he rather excludes some aspects. Finally, let's see what the main characteristics of services are which could serve as starting points to modelling (Heidrich, 2006):

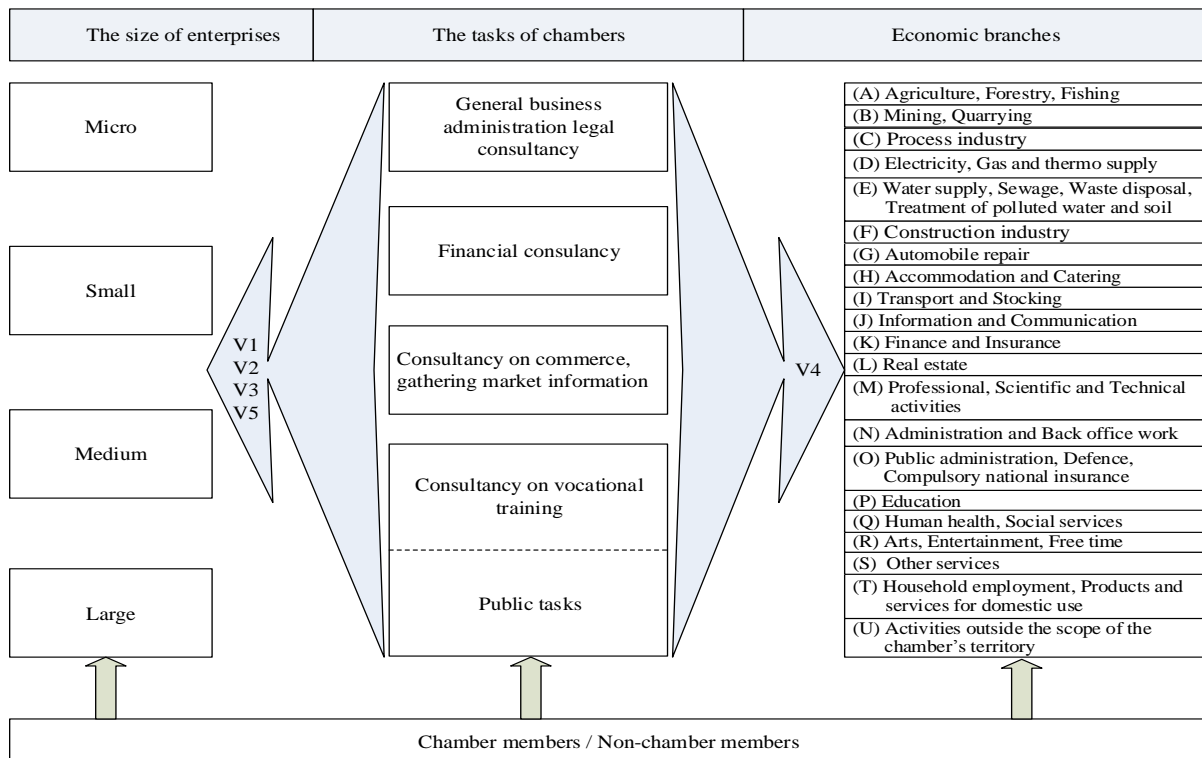
- They are not tangible assets
- The process of providing and consuming the end results usually happen parallel in a physical sense
- It is easy to launch it in the market (the majority of them requires a small amount of investment and the market does not limit them significantly)
- It is highly influenced by external factors (e.g. technical development, governmental regulations)

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<sup>7</sup> „Services are the results of activities which make it possible to maintain, replace, forward, store complete develop or modify the state of a certain person, object or knowledge – perhaps processes – without changing their original features. The result of the service cannot be registered, new product is not made in a physical sense, and rather it strives to directly satisfy the societies, public or private needs as well as the demands of manufacturing.”

<sup>8</sup> Services: the result of an activity, which satisfy the customers' need with the help of direct contact between the service provider and the customer; it usually does not have a physical form, rather it aims to usefully modify or store the conditions of economic units, objects and persons.

In the next, I study the service areas of BOKIK with the help of logical modelling in Fig.4.



Source: private concept, 2012

**Fig. 4.** An empirical study model of the services offered by BOKIK

According to this model I study the connection between three main factors, namely:

1. The size of the enterprises: based on Regulation 364/2004/EC and its relevant parts in Act XXXIV of 2004: micro, small, medium-sized and large enterprises.
2. The services and tasks offered by BOKIK:
  - General business administration, legal consultancy
  - Consultancy on financial support
  - Consultancy on commerce and market information
  - Consultancy on vocational training
  - Public tasks
3. The branches of the national economy: the categories of branches listed in TEÁOR.<sup>9</sup>

On the basis of this logical model I would like to define the following relations:

- How much the enterprises know about the services offered by BOKIK. Based on the size category of ventures (sign V1 in Fig. 4) I intend to show this from two view-points, from that of the chamber members and the non-chamber ones,
- The use of offered services based on the size of the ventures (sign V2 in Fig. 4),
- How satisfied the participants of enterprises are, examined on the same basis (sign V3 in Fig. 4),
- The division of services categorized in the branches of the national economy (sign V4 in Fig. 4),
- The expectations of members and non-members towards chambers, the efficiency of chamber communication channels closely related to them, and the changes of acceptancy of compulsory registration (sign V5 in Fig. 4).

<sup>9</sup> Activities in a single sector classification as national economic branches



I made a survey among the members of Chamber of Trade and Commerce of Borsod-Abaúj-Zemplén County. The participation in it was voluntary and free and I also handled the received data with privacy. I analysed these data bases using SPSS 22 program, descriptive statistics, cross-table analysis, factor and cluster methods. The factor analysis makes data processing and interpreting easier and also makes it possible to measure indirect variables, thus with the given information it is ready to structure the survey points in homogeneous units. During cluster analysis we can make correspondences among a great amount of variables, and we can also reduce the number of variables in a way that in the transaction we should lose the smallest amount of information, i.e. we would have to be able to make similar conclusions based on the transformed data to the ones made on the original data.

### ***Model characteristics of chamber members***

The profiles of the member companies which completed the survey (75) cover almost all the branches of national economy. Most of them, 19,7% (15 companies) deal with trade and commerce and car servicing, 17,1% (13 companies) with other services, while 11,8 % (9 companies) work in the construction industry. If we regard the branches of national economy, the companies mentioned above could be categorized as the following: 75% of them operate in the service area. 19% in the industry and 6 % in the agriculture.

As far as their legal forms are concerned, 5% of them are limited liability companies, 26% are commandite partnerships, 17% are sole proprietors, 4% are private limited ones, 2% are general partnerships while 1% are societies. If we take the number of staff into consideration, we can say that 75% of them are micro-enterprises employing 1-9 people, 14% employ 10-49 people as small-scale enterprises, 7% are middle-scale enterprises giving work to 50-250 people, while 4% of them belong to the category of big corporates.

As for the ages of companies, we can see that 95% of them are older than 4 years so they had surely thought over why they would join the chamber and take up all the responsibilities of it. In case of the rest 5%, the age disparity is quite big because there are enterprises among them which have already been working for 23 years.

### ***Model characteristics of non-members***

I also conducted a survey among the enterprises which do not have chamber membership. In their cases I made up the model features based on 105 completed questionnaires. Comparing their profiles with the member enterprises I did not discern any significant differences. Regarding the percentage disparities, similarly to the members, 79% work in the service area, 16% in the industry, while 5% of them have agricultural profile. Considering their activities in the different branches of national economy, the rates showed no big differences, either: 24,8 % of them (26 non-members) provide other services, 20% (21 companies) work in car servicing, 9,5% (10 enterprises) are interested in the construction area.

Their legal forms presented almost the same trends, the only exception was that this time more sole proprietors were willing to fill in the survey questions than in case of non-members. 48% of them work in limited liability forms (this figure is 55% in case of members), 19% function as commanded partnerships (which is 21% of members), 29% are sole proprietors (it is only 17% of members), 3% are private limited companies (it is 45 of members), while 1% are societies operating as foundations.

In the next, based on my own hypothesis, the following results could be concluded from the survey:

### 3.3.1. Analysis of the Requirements of Members and Non-members towards Chambers

During the interviews and studying the resource literature it became clear for me that the requirements of enterprises towards chambers can differ depending on their size and profile. According to this I managed to draft the following hypothesis:

<b>H1</b>	The requirements of members and non-members towards chambers can be different according to the size and the profile of the enterprise.
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The results are the following: the first three places are taken up by the categories of strong professional representation (4,19), the strengthening of local markets (4,07), representing interest and participating in legal regulations (4,06). It means that the members mainly require chambers to represent their interest, help them to make profit in the local markets, and, finally, to represent them at national level, too, when making legal regulations. Thus, they hope chambers could support them first at local then at national level.

If we consider the size of enterprises we can see that micro-enterprises primarily request interest representation (4,36), the strengthening of local markets (4,18) and the constantly growing range of services.(4,06) Small-scale enterprises give the first place to the same function (4,36), however, they also require a strong professional support (4,27). Furthermore, they also expect the good positioning of local markets (4,18). In case of middle-scale enterprises the first three choices are the following: strong professional support (4,00), current market information (3,6), the good positioning of local markets (3,6). Regarding these things it is clear that in case of chamber members each type of companies has different requirements towards chambers, so when we talk about the functions and service provision of chambers we must consider the various sizes of companies.

As for the members' and non-members' profile, we can see that in the field of agriculture there is the highest level of expectation (4,00 or over it) emphasising its need to professional support. Service and industrial enterprises make a lower level of expectation, they rather require interest representation and contribution to legal processes.

In the next, I studied the requirements of non-members. Their answers could be used as a control group of members. They put the good positioning of local markets, interest representation and professional support to the first three places. The discernible difference between the two groups is that while members firstly require strong professional support, non-members put it only to the third place.

If we analyse the same aspects among non-members according to the size of enterprises, we can conclude the following: non-member micro-enterprises are primarily interested in the good positioning of local markets similarly to the growing range of services. Small-scale enterprise have the same opinion of the first place, but they address almost the same importance to interest representation and professional support regarding them as the most important requirements. Middle-scale enterprises are emphasizing interest representation on the first place; the good positioning of local markets has only secondary importance to them.

If we examine the enterprises' profile, it is obvious that the expectations of agricultural businesses are the highest of almost all of service categories. (The only exception is the group of current marketing infos). In the industrial area the most important points are the strong professional support followed by



the good positioning of markets and the providing of current marketing information. For service providing businesses, the good positioning of local markets and interest representation have the biggest importance.

The survey also showed interesting findings when the level of requirements were put on a 1-5 scale; non-members made higher expectations towards chambers than members, indicating a higher average values e.g. in case of interest representation. The later value was, for example, 4,25-4,19 for non-members.

### 3.3.2. Reasons and Correspondences of Choosing Chamber Membership

In this chapter I analysed why voluntary members did not choose chamber membership, what reasons are in the background of their decisions. Whether the companies which are not members are familiar with the service areas of chambers, and whether the companies which used to be members did ever use them earlier (perhaps their previous experiences hindered them from joining again).

<b>H2a</b>	The reasons for being a voluntary chamber member since 2000 could have been different according to the chambers' size and the profile of their activities
<b>H2b</b>	In case of non-members, there is connection between the reasons for their not choosing voluntary membership and the fact how much they know and use chamber services

Chamber membership was compulsory before 2000, while after 1<sup>st</sup> of November, 2000 companies could join them voluntarily. There are companies which became members in the compulsory area and have stayed there since then, but the number of businesses which joined after 1<sup>st</sup> of November is surprisingly high, too (8%). 13% of the present members became those only 1-3 years ago.

Studying the reasons why they joined or stayed after 2000, I could make the following conclusions. (I gave them different options to choose from.) The majority of them mentioned that that chambers provided them useful and important information (36%), they needed membership status to different financial supports (34%), they used chamber services (26%), and, finally, the least of them thought to be important to belong to an interest representing organization (22%). The concept „if I have been the member so far why not to stay” was closely related to the age of businesses ( $\eta=0,417$ ,  $p=0$ ), consequently this question is getting more and more important when companies gets older.

Regarding the sizes of businesses, the reasons<sup>10</sup> for joining were different. For micro and small- scale businesses the membership status was needed to get different financial support, while for self-employments (companies without employees) this point was not a relevant factor. Being a chamber member was a motivation for micro and small-scale businesses, while for middle scale enterprises it was not. Reasons for using chamber services: micro and small scale enterprises use chamber services in their majority. They are required by self-employed micro-businesses (26,1%), but they are mainly used by „real” micro enterprises (33%). The members who joined because of the different services gave a better rating than those who were not motivated by them.

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<sup>10</sup> The reasons that motivated joining were the following: I needed a membership status to get financial support, chambers gave us important and useful information; if I have been a member so far why not to stay; I use chamber services; it is important for me to be a chamber member

In case of non-members, which used to be members (24 companies out of 105), the reasons for joining were partly the same as in the case of members; they needed the membership status to apply for different financial support; on the other hand, they mentioned that chambers could give them useful and important information; thirdly, they indicated that joining makes them possible to get Széchenyi Card.

The findings among „never been „members were the following: non-members, who have never been members do not use chamber services and do not want to become members because they do not have exact information about them. They think they do not need them, and they do not attribute big importance to being a member of an interest representing organization. The number of people who have not become members because they could not pay membership fee is not significant.

Regarding the previous results, it turned out that 1/3 of members do not know about chamber services, at all. Among the ones who know about them the bigger companies are more well-informed, i.e. the bigger the company is the more information it has about the service possibilities. They, however, use them less, i.e. although they have enough information about services, they use only some of them.

### 3.3.3. The Efficiency of Chambers' Communication Channel

In this part, on the one hand, I tried to find the answer to the question whether the communication channels of chambers function well, i.e. whether the members can get enough information about the chambers' activities and services. On the other hand, I intended to find out whether the communication channels make any effect on non-members to become „non-members”, whether they work effectively enough for the outside world; whether they give enough information about themselves and other services for „non-members”. The rating of members about the four types of communication channels were the following (on a 5-grade scale): the chamber's website (71 people knew it) got 3,62 points; the Economic Indicator (58 people knew it) got a lower, 3,48 rating, the E-news (67 people knew it) was given 3,43 points, while the local news (64 people knew it) achieved 2,48 points. Based on these results we can say that the members who were interviewed were mainly familiar with the chamber's website; in their opinion, it gives the most useful info. The Economic Indicator is known by less people, who, at the same time, think less of it, too. E-news and the Economic Indicator were rated at the same level of usefulness. The local radio and TV stations were considered to be the least useful source of information, in spite of the fact that the majority of people knew about them.

<b>H3</b>	In case of chamber members there is a close connection between the facts how much people know communication channels and their efficiency as well as between how much they know and how often they use certain service groups.
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Among chamber members, who know the Economic Indicator, the website and the E-news also know and use chamber services. There is a significant connection between the usage of services and the efficiency of communication channels, with the exception of the ones provided for public institutions. This relation can be relevant in case of the usage of the local TV, radio and that of the services, but the connection might be a bit less significant.

Among chamber members, between the frequency of usage and the efficiency of communication channels did not have any correspondence, i. e. the fact how often we use the channels was not influenced by the opinion formed about their efficiency. To sum up, members do not use less certain service groups neither because their communication channels do not work well nor because they are missing to be updated about them.

We could see previously that the answering members thought that communication channels work suitably, they know the available service groups and they also use them. The average values show well that the more often they use communication channels the higher rates they give to them. In conclusion, the enterprises use these channels because they were satisfied with the information they received.

### 3.3.4. The Evaluation and the Frequency of Usages of Chamber Services among Chamber Members

In the next, I studied the problem whether chamber members use certain services or no and, if so, how frequently they do it; how satisfied they are with the required services and how these are related to the size of companies and the duration of their membership status.

I made the following hypotheses:

<b>H4a</b>	There is a significant connection between the frequency of service usage, how satisfied the members are with them and the size of the companies; the bigger the company is the more frequently it uses the services and the more satisfied it is with them.
<b>H4b</b>	The duration of membership status and the level of satisfaction provided by the services also show a significant correspondence in a positive way.

The evaluation of service groups among chamber members, i. e. how satisfied they are with their service provision is the following on a 5-grade scale: the two highest rates were given to the financial advisory service group and that of the services for public institutions, 3,72 and 3,68 respectively. These are followed by the group of consultancy for professional training, 3,36, the group of general administration and legal advisory, 3,31 and, finally, the group of commercial consultancy services, with 3,29.

Regarding the given data, there is no significant connection between the frequency of service usage and the rate of satisfaction with them. So I cannot accept the hypothesis H6a.

I cannot justify the fact either, that the frequency of using different service groups and the size of companies are closely related because 26% of micro businesses (working without employees) do not use them at all, 30% of them use them once every half a year although they do not have the suitable financial and structural resources. The micro and small-scale enterprises (working with employees) use chamber services more often (21% and 27% of them once a month, 31% and 38% of them once every quarter of a year) than the micro-businesses which work without employees. The most frequent users are the middle-scale enterprises, 20% of which apply for chamber services once a month, 40% of them once a quarter of a year. The bigger the company is the more frequently it uses the services.

Studying the size of companies I could not discover any significant correspondence related to it when they evaluated the service provision of chambers. In general, the micro and small-scale forms appreciated more than the average the services of general business administration and legal and financial advisory, while the middle-size companies gave higher values to those of commercial consultancy, marketing information, professional and educational consultancy and administration. The former group of businesses rather seek to ensure their safe operation with the help of chambers, while the later one needs them to achieve higher efficiency at work.

Following this passage, I analysed the related consequences of the duration of membership status. To be able to do it I transformed the targeted time periods into years. After making some correlations, I found that there is no important connection between the level of satisfaction based on service quality and the duration of membership status. Within one service group, however, the findings are closely related in a positive way. (The lowest evaluated value of Pearson Correlation is 4,36,  $p=0,000$  in each case) It means that all the members unanimously are satisfied or less satisfied with the level of services.

### 3.3.5. The Popularity and the Usage of Chamber Services among Non-members

In case of non-members I suspected that the ones who used to belong to chambers know and use more certain services than those who have not been members before at all. Based on this fact I made the following hypothesis:

<b>H5a</b>	Among non-members the popularity and the usage of chamber services are determined by their previous membership status; the frequency of their usage depends on what branches of national economy they belong to.
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Non-members know, in average, 17 different kinds of services out of 46 listed there. They use 8,6 of them. Regarding that non-members can use them only in return of paying, this rate of over 36% can be considered quite high.

Non-members use, on average, 31% of chamber services, 9,1% of them know about all the service types, but 41,6% know about none of them in spite of the fact that they have some information about chambers. The ex-members know 26 types of services, using actively 15 of them, while those who have never been members are familiar only with 17 types and use 9 of them. All in all, we can say that people who have already belonged to chambers previously know and use more services (though, this time paying some charge for them) than the ones who never have. On the basis of the given answers we can also declare that the popularity and the frequency of service usage showed the highest rate among agricultural and industrial companies. Service providing firms only know, on average, about 16,7 service types and they merely use 8 of them. However, the trend frequently shows a decline in cases of all the three business areas, in agriculture, industry and the service sector, as well.

The next step of my examination was how much differently chamber members evaluate the services than non-members. I did it in order to find out whether the lower level of satisfaction justifies in any way the choosing of non-membership status or there are other reasons for that. As a result, I made the following hypothesis:

<b>H5b</b>	A determining factor of choosing a non-membership status is the low level of satisfaction with chamber services.
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The members and non-members who used any of the services evaluated them differently, similarly, to the requirements, showing that non-members expected more of chambers and it was not fulfilled. Non-members appreciated all the four groups of services more than members, with the exception of the service group of financial advisory.

### 3.3.6. The Usage of Free Services among Non-members

The compulsory registration was not spread enough when I made my survey, so I could not received the required amount of information about it. However, I could assess the possible future demand, whether the businesses are planning to use the freely provided services because, in my opinion, it can also prove how much the chambers are accepted among non-members.

Therefore, I drafted the following hypothesis:

<b>H6</b>	The compulsory registration deteriorated the reputation of chambers as well as their acceptancy among businesses.
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Along with the compulsory registration, chambers are supposed to provide three types of services for chamber members without charging: seeking business partners, giving project guidance and tax consultancy. The interviewed non-members who were registered compulsorily till 31<sup>st</sup> March, 2012 are not planning to use any of these free services. This fact indicates that the chambers' reputation has not been getting better among non-members and it has rather deteriorated the interest representation based on partnerships. Those non-member businesses which are planning to use any of the services are the following, considering their size and profile: in each category more than 60% of the interviewed staff said that they are not intending to use any form of services. There was one exception: 61% of micro-businesses employing some staff indicated that they want to use the service of project guidance in the near future.

From the aspect of their profile we can see that in the service sector 52% of businesses are planning to use the same service type and that of tax consultancy; 74-64% of them, however, reject the chambers' help with finding business partners, which means they practically do not want to use it at all. In the agriculture and industry, 52-78% of businesses exclude using any of the free services. At the moment, this rate means that non-member enterprises do not present any demand for them.

#### **4. THE SUMMARY OF RESULTS, THE FEASIBILITY OF FINDINGS AND FURTHER RESEARCH POSSIBILITIES**

Supporting small and middle-scale businesses and even also strengthening and stabilizing them in developed countries is the main purpose of each government, interest representing organizations, thus, of chambers, too. Even big companies are interested in developing the small-scale sector because it can be important for them when building up their business contacts, as smaller-scale enterprises can cooperate, supply and technically contribute to their activities. Therefore, it is common these days in developed economies that governmental organizations, entrepreneurial associations, foundations and economic chambers provide more and more services for small and middle-scale businesses, which are usually the following: giving economic info, consultancy, education and financial support, i.e. credit, credit guarantees, financial support for development.

As a result, to answer the question raised by the original problem, i.e. at the beginning of the XX. Century for what reasons the economic chambers (along with other organizations) cannot fulfil their primary function, which would be the development of general partnerships and companies.

Based on some technical literature and studying the opinions of economists, lawyers, politicians and philosophises I made some logical conclusions to prove that institutional economics could give explanation for the birth and necessity of chambers. The development of chamber characteristics as well as the operational dysfunctions of our Hungarian Chamber of Trade and Commerce could be described by the theories of evolutional economists. These negative processes are primarily relevant in the areas of post-communist countries. Their conflicts and their solutions, which is nothing else than joining to an interest representing organization could be understood with the help of the new institutional economics. In this way, I could support the concept that the chamber's work as that of a „quasi” administrative unit is necessary. Studying some further works of resource literature, however, I made the conclusion that usually their functions are not specifically considered as those of an interest representing unit, therefore their existence is sometimes questioned and often leads to dysfunctions. During my research work I discovered that there is a relatively little amount of resource literature in this topic, and they often approach this problem either exclusively from an economic or a legal aspect. The novelty of my work could be the double-approach, i.e. using parallel both economic and legal arguments.

I made a survey asking about the spreading and usage of chamber services in a questionnaire form, and the evaluation of them could serve as the basis of my empirical analysis. My further studies covered the efficiency of chambers' work and the need for possible changes; whether the members are satisfied with the chambers' activities aiming to develop businesses and represent their interests. If not what changes could be done. The evaluation of service types was carried out among chamber members and non-members, and among the staff in the form of detailed interviews.

Based on my empirical researches it can be proved that chambers are needed for businesses as they are interest representing bodies, their services are also required among their membership but, in my opinion, all the branches should provide the same services at the same level and their activities should be evaluated regularly. Communication channels should be more effective, while their administrative tasks should be reduced when they take over governmental issues.

The services provided by chambers are important, because through them they could develop competitiveness among businesses. At the same time, services should be provided differently for



companies of different size. Big companies expect other things from chambers than small and middle-size ones. The later facts were proved in my hypothesis, as well, but I could justify my views only in case of big companies as I did not get a suitable amount of information about the other types of firms.

As for the middle-size companies, their demand for help in the area of local marketing, finance and business partnership is really outstanding. It is important for them that chambers should positively influence the availability of labour-force and workplaces both qualitatively and quantitatively. This business sphere also requires current information for fluent business operation, taxation, labor and project coordination. In the interviews it turned out that they are interested in the purchasing and selling networks of chambers, and also in the organizing of meetings of businessmen and representatives. Finally, it is also the small and middle-scale sectors which expect chambers to provide services in all the areas of business life.

Having drafted and proved my hypotheses in my theoretical and empirical researches, I listed the following points as a summary:

H1	T1a	The requirements of members and non-members towards chambers can be different according to the companies' size and their profiles. Micro and small-scale businesses mainly expect chambers to stabilize their position in the local markets, to represent their interest and involve them in law-making processes, while middle-scale enterprises primarily hope to support them professionally. Agricultural businesses demand strong professional support, while service and industrial sectors rather require interest representation and contribution to law-making processes.
	T1b	In case of non-members, the requirements similarly depend on their size and profile. Micro enterprises expect their strong positioning in the local markets, the small-size sphere their professional support, while middle-size businesses require interest representation and some help with opinion forming about legal regulations. In the agricultural area there is the highest level of demand, the industrial sector needs strong professional representation, while the service sector emphasizes the importance of strong local markets.
	T1c	In case of non-members, the requirements towards chambers differ from the ones of members. The former ones have higher expectations than the members.
H2a	T2a	The reasons for choosing chamber membership or staying to be there have been different since 2000 regarding the size of businesses. Micro and small-scale enterprises have joined chambers because of the different financial support possibilities and useful information, the middle-size ones, however, have chosen membership status due to useful business infos and nation-wide interest representation.
H2b	T2b	In case of non-members, there is connection between the reasons for their not choosing voluntary membership and the fact of how much they know and use chamber services. Non-members did not choose voluntary membership because they do not need the services or are not familiar with the majority of them, so they use them at a minimum level.
H3	T3a	In case of members, there is a close connection between the fact how much they know the chambers' communication channels and that of their efficiency and the popularity of certain service groups. Usually members do not know and use certain service groups because chambers communication channels do not work appropriately.
	T3b	In case of members there is connection between the efficiency of communication channels and the frequency of service usage. Certain service groups are used less by chamber members because their communication channels do not work suitably.

H4a	T4a	There is connection between the frequency of service usage, the level of satisfaction and the size of the company. Among micro businesses there is the highest rate of non-users. Almost all the small and middle-scale businesses use some of the services. The bigger the company is the more satisfied it is with them. Micro and small-scale enterprises prefer the service groups of giving advice on general businesses and legal matters, as well as that of financial consultancy, while middle-scale businesses appreciate more the commercial advisory, the group of marketing infos and professional trainings. Micro and small-scale businesses try to find suitable conditions for business operation, while for middle-size ones high efficiency is the most important factor.
H4b	T4b	The duration of membership status does not influence the level of satisfaction among service users.
H5a	T5a	Among non-members the popularity and usage of services are determined by their previous membership status. The ones which used to be members and have information about the services use them more often in spite of the changes than the ones which had never been members. In case of non-members the usage of services depends on which branches of the country's economy they belong to. The enterprises in the service sector know and use less service types than the others.
H5b	T5b	The reason for not choosing chamber membership is greatly influenced by the users' low-level satisfaction, i.e. businesses do not want to join chambers because they are not satisfied with the services.
H6	T6	Compulsory membership deteriorated the reputation of chambers as well as their interest representation among business partnership; this trend was also justified by the low level of interest towards free services.

If we think of the future place and role of chambers we have to mention that the European Committee's program of Lisbon called „Partnership for Development and Employment” emphasises the necessary improvement of the operational conditions of businesses mainly in case of small and middle-scale enterprises, thus urging for them some support. In order to achieve this project they need to involve interest representing institutes, professional associations and chambers when making decisions. This program will be in harmony with the purposes of the government, which declares that they should work out some regulations aiming to develop the working conditions with the help of business ventures and interest representing organizations. To achieve it, they made an important agreement between the government and MKIK (the Hungarian Chamber of Trade and Commerce) on 17 July, 2012. It declares that the previous agreements were successful, and it resulted in the recovery of the Hungarian economy, the protection of workplaces, the overall support of small and middle-scale enterprises and the improvement of competitiveness of the Hungarian economy.<sup>11</sup> „All these achievements open the way to new possibilities to make a step forward in the protection and creation of workplaces.”<sup>12</sup> The government has clearer concepts about the operation of chambers, they have more important role both in organizing and developing the economy, in decision making processes and public administration than at the beginning of the 90s.

<sup>11</sup> The government built several suggestions into its program: e.g. the further development of Széchenyi Card, the changing of the rules of public procurement, the modification of professional trainings, the restructuring of EU resources for developing purposes, the making of a competitive tax-system and the restructuring of trade development.

<sup>12</sup> From a mutual agreement of MKIK and the Hungarian government, 17th July, 2012



The results and performances achieved so far show that they have to extend their scope of activities, because governmental tasks should be transferred to organizations which are able to do them in a professional, service-oriented and efficient way. The chambers with their network-like operation are capable of getting and handling business information which could help the preparation of governmental regulations and strategies, thus, they could become the most important partners of the government by representing business interest.

My analysis can help forming a more complex, unified service providing system with the help of which chambers will be able to provide more personalized services. They will also contribute more efficiently to the development of enterprises which will also promote the preparation of governmental regulations and strategies as I have already mentioned before.

The regular communication with the public, which is needed to create fair economic-political decision making processes, can be based on a chamber system, which parallel functions as a strong, local government and a public institution in a way that it would also be able to provide the necessary financial support for the tasks. One of the biggest controversies of chamber life, however, is that they represent the whole economy providing services for all the enterprises, but to finance them they have only limited resources such as membership fees, governmental resources and service incomes. This situation was intended to be improved by the initiation of compulsory registration of 1<sup>st</sup> of March, 2012. It was introduced to increase the chambers' income in order to be able to carry out their tasks more efficiently. The further aim will be to achieve a compulsory (automatic) membership drafted on a delegate meeting of June, 2014.

The following reasons can justify it:

- The compulsory membership ensures that the chambers could represent all the enterprises belonging to any sectors, sizes or legal forms
- Representing quite a big majority of businesses, chambers could carry out their interest representing and coordinating functions more efficiently
- If all the chamber members are willing to contribute to the chambers' operation, the problem of „fare-dodger” could be avoidable
- In this way, the chamber will have a stable financial resource, and it will help to do its task more efficiently

The other targeted aims drafted at the delegate meeting<sup>13</sup> support my findings: it would be necessary to provide services in every chamber at the same level, furthermore, their results should be evaluated, and central communication should be emphasized<sup>14</sup> with a reduced amount of tasks of business administration when taking over governmental issues.

The results of my research have already been involved in the subject of Legal Regulation of Enterprises taught on the MA courses of Business Development, but, I think, some parts of them could be useful in the studies of Small and Middle-scale Business Development. I would also like to extend my studies in the direction of the other branches of chambers, towards the group of agricultural chambers. They have a really important coordinating and interest representing role in agriculture, but at the moment their structure is being reorganized and there are still a lot of open questions and issues. I would like to continue my research in this area, but, of course, I would not stop studying the activities of economic chambers. I also intend to repeat the survey in the form of questionnaires enlisting more choices to answer, and making chronological analyses, as well.

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<sup>13</sup> It was presented by Dr. László Parragh, in the XXXI. delegate meeting, in June of 2014.

<sup>14</sup> They would also like to reduce the amount of business administrative tasks when taking over governmental issues.

## 5. PUBLICATIONS

### 5.1. THE AUTHOR'S MOST IMPORTANT PUBLICATIONS IN CONNECTION WITH THE TOPIC

- CHANGES OF THE OPERATIONAL CONDITIONS OF CHAMBERS OF TRADE AND COMMERCE FROM THE BEGINNINGS TILL NOW. III. International Research Institute, Conference of Social Sciences, Sturovo (Slovakia) 25-26th April, 2015.
- CHANGES OF THE OPERATIONAL CONDITIONS OF CHAMBERS OF TRADE AND COMMERCE REGARDING THEIR PUBLIC ADMINISTRATIVE TASKS (ed: J. T. Karlovitz) Cultural and Social Varieties in Changing Economic Conditions, International Research Institute, 2014. pp. 212-219.
- CHARACTERISTICS OF THE OPERATIONAL CONDITIONS OF CHAMBERS OF TRADE AND COMMERCE SINCE 1994 UP TO NOW (ed: B.J. Bíró) International Conference Natura-Econ 4: Environmental Dynamics under the Impact of Economic Trends-Realities and Perspectives. Sepsiszentgyörgy, Rumania, 7<sup>th</sup> March, 2014 Editura Risoprint (Kolozsvár), 2014. pp. 248-258.
- FOREIGN EXPERIENCES ON CHAMBER'S OPERATION, Economist Forum 2013. Kolozsvár, Rumania pp. 21-35
- CHAMBERS' ROLE IN ECONOMIC DEVELOPMENT (ed: J.T. Karlovitz) Social Concept at the Beginning of the Third Millenium, Komarno, Slovakia, 29-30<sup>th</sup> Apr., International Research Institute, 2013.pp. 41-47
- THE ROLE OF CHAMBER SERVICES IN BUSINESS DEVELOPMENT Budapest Management Journal, Special Edition, Oct.2012. pp. 90-96
- BUSINESS FEDERATION OF CHAMBERS OF TRADE AND COMMERCE IN HUNGARY, Theory, Methodology, Practice: Club of Economic In Miskolc 2012. pp. 76-80
- THE ACTIVITY OF BAZ-COUNTY CHAMBER OF TRADE AND COMMERCE AND INDUSTRY IN REFLECTION OF THE CHAMBER LAW, Vestnik NacionalnogoTechniceskogo Universiteta HPI-Technici Progres ta Efectyvniest 2006. pp. 90-94.
- THE REORGANIZATION OF THE HUNGARIAN CHAMBER OF COMMERCE BETWEEN 1948 AND 1994 (ed: T.L. Kovorotnyj) microCAD 2006: Informacijni tehnologii: Nauka, tehnika, tehnologia, osvita, zdorov'a: XIV.miznarodna naukovo-prakticna konferencia. Kiev, Ukrajna, 18-19<sup>th</sup> May 2006. pp. 226-234.
- INTERNATIONAL COMPARISON OF THE EUROPEAN CHAMBERS OF TRADE AND COMMERCE AND INDUSTRY II. (ed: L. Lehoczky, L. Kalmár) microCAD 2006 International Scientific Conference: Section Q: Company Competitiveness in the XXI century. Miskolc, 16-17<sup>th</sup> March 2006, Miskolc University, 2006. pp. 165-172.
- ACTIVITIES OF CHAMBERS IN REFLECTION OF THE CHAMBER LAW (ed: I. Pelcz Gáll) In the Gate of New Challenges, What will 2007-2013 economic planning bring for general partnerships?, Regional Advisory Conference, Miskolc, 12th Oct. 2006, University of Miskolc, Institute of Business Studies, 2006
- COMMERCIAL AND PR ACTIVITIES OF BAZ-COUNTY CHAMBER OF TRADE AND COMMERCE (ed: Zs. Szűcs. Szaniszló) Winners and Losers- Experiences of the EU Membership after 1,5 year. V. Regional Advisory Conference, 13<sup>th</sup> Oct. 2005, University of Miskolc, Faculty of Economics, 2005

- THE STRATEGY OF THE HUNGARIAN CHAMBER OF TRADE AND COMMERCE ACCORDING TO THE LAW (ed: L. Lehoczky, L.Kalmár)microCAD 2005, International Scientific Conference, Section Q, Company Competitiveness in the XXI Century Miskolc, 10-11<sup>th</sup> March, 2005, University of Miskolc, Centre of Innovation and Technological Transfer, pp. 237-242.
- AIMS AND TASKS OF ECONOMIC CHAMBERS IN REFLECTION OF THE CHAMBER LAW In: Informacijni tehnologii: nauka, tehnika, tehnologija, zdorov'ja. XIII. mizsnarodna naukovoprakticsna konferencija. Harkiv, The Ukraine, 19-20<sup>th</sup> May 2005, pp.351-356.
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## **5.2. OTHER EDUCATIONAL RESOURCE MATERIAL, BOOKS, EXTRACTS**

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