# management

volume 15 · number 2 · summer 2020 · issn 1854-4231

# management

ISSN 1854-4231 www.mng.fm-kp.si



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SUBMISSIONS

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PUBLISHED BY

University of Primorska Press
Titov trg 4, 6000 Koper, Slovenia
zalozba@upr.si · www.hippocampus.si

Abstracts translated into Slovene by Martina Paradiž and Karin Podlipnik

*Revija Management je namenjena mednarodni znanstveni javnosti; izhaja v angleščini s povzetki v slovenščini. Izid revije je finančno podprla Javna agencija za raziskovalno dejavnost Republike Slovenije iz sredstev državnega proračuna iz naslova razpisa za sofinanciranje izdajanja domačih znanstvenih periodičnih publikacij.*



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# management

VOLUME 15 (2020) NUMBER 2 ISSN 1854-4231



BY-SA https://doi.org/10.26493/1854-4231.15_2

# Exploring the Training Needs for Climate Change and Sustainable Energy Consumption in the Case of Public Local Authorities

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Climate change (CC) is a new reality that impacts urban life and costly impacts on cities' infrastructure, services, housing and human health. Cities are the agents and the places of change in addressing climate change, but sometimes there remains a concerned lack of powerful evidence for their effectiveness and capacity to accomplish this role. This paper therefore attempts to highlight a possible way to approach change at organizational, team and individual levels through training and leadership, to overcome barriers, for a better understanding of how the public administration can be more performant. The questionnaire-based survey results expose the actual status of understanding climate change, energy and sustainability issues and stress the need for trainings for individuals and teams that are implementing energy and climate strategies in the all mentioned topics. The survey also collects information regarding the main learning sources and the role of leadership for supporting a learning environment.

*Key words:* climate, change, energy, management, training, leadership

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## Introduction

Energy efficiency (EE) is one of the five key dimensions of the Energy Union. The importance of EE was underlined by the ambitious Paris Agreement, the energy saving target until 2030 being established by the Climate and Energy Framework to 27% by 2030. In this context, the transition to a low-carbon economy can only be achieved through investments in EE. In order to make EE investments possible in a much easier way, the creation of energy policies is essential. One of the central components of the EU's energy efficiency policy is represented by the building sector. Statistic shows that buildings sector is responsible for 40% of final energy consumption, 36% of greenhouse gas emissions (GHG) and almost 75% of buildings are not energy efficient. Improving the EE of the existing building is essential in order to meet the national targets in this field, but also to achieve the objectives on the climate change, for a low-carbon economy until 2050 (United Nations 2015; European Commission 2011). In the past years, public institutions and local public companies have dedicated limited attention to CC and sustainable development. The recent years EE investments, mitigation and adaptation measures were recognized as public management priorities. Despite the local authorities' engagement, there are several constraints which consist of institutional rigidity, financial constrictions, organization employee, lake of knowledge, skills and technical capacity, all limiting the implementation of energy and climate strategies and achieving the established targets (European Commission 2019).

The concept of sustainable development of the cities can be described by its four pillars: economic development, social development, environmental management and efficient and effective urban governance. Building or rethinking urban areas upon the four pillars is a challenge for many cities. Recent practices and studies have shown that the awareness of the population as consumers and of employees of some organizations on climate change is quite low. The concept of sustainability, climate change mitigation and adaptation, or vulnerability and risk to CC are quite poorly known, and pro-climate behaviour and practices are also virtually unknown. Increasing awareness among citizens and public employee is an important factor in streamlining EE, climate action and measures. The previous research performed at the population level, regarding climate change – mitigation/adaptation, has led to the conclusion that these aspects, although considered important, are not followed by consistent actions, and the cohesion around actions for climate protection is still weak (European Commission 2019).

From the specialty literature in the field of sustainability management, it has been pointed out that, there are methods and tools that can guide organizations in their development and reorientation towards sustainability and climate protection, through an analysis of their present situation and by applying measures of improvement. If until recently the Triple Bottom Line approach, which was initially addressed by John Elkington in 1994 (3P – People-Planet-Profit, associated with sustainability dimensions) was frequently used, especially among companies, in the future, in the local authorities (LAS) we must pay attention to issues related to sustainability, by approaching of the Quadruple Bottom Line type (QBL) (Environmental, Social, Economic and Governance).

Measuring sustainability by using indicators related to the four pillars of the QBL method will be able to provide an overview. Sustainability and resilience plans will be a must in the future, to achieve good governance and improve the operational efficiency. Sustainability plans are designed to prepare the city for and respond to future challenges and opportunities in a sustainable and coordinated manner (Alibašić 2017).

To remain within the area of operational excellence, the LAS need to improve in a constant and systematic way their activities. In this context, organizational learning could be a strategic tool of the modern management. Learning, from this perspective is not only about improving knowledge and skills but is also a path to build a successful, flexible and dynamic organization.

The practical reality shows that public servants are sometimes under pressure to 'do more with less,' often without adequate training. Public employees and decision-making training are sometimes too little or too late. Lack of skills, time and workload demands, qualifications and training appear to be one of the principal reasons of LAS underperformance. Professional development is relevant for both employees and organizations. The researches performed in the field shows that professional development is directly related to the day-to-day activities of employees and should be part of a deeper process of continuous learning (Guskey 2003), both formal and informal learning. Professional development is associated with the continuous process of enrichment and maturation of the knowledge, skills and attitudes that are acquired throughout the course of the work activity, through training, formal and informal learning process at the workplace. Similar considerations and an inspirational training need assessment in the field of sustainable development topics are presented by (Draghici et al. 2015). The relationship between learning at work, everyday learning and formal training was already analysed in the literature (Dobos 2014; Stewart 2014). Formal and informal learning in the workplace context could be developed in various forms, being related to the development of human capital (Noe, Clarke, and Klein 2014). The professional development process consists of an assemble of personal experience that form and define the learning throughout the career development (Korthagen 2017).

Thus, in the context of the present article, there will be presented a research approach for the identification and characterization of the training needs for climate change and sustainable energy consumption in the case of the employees from public LAS. The importance of this topic arises from the actual situation induced by the CC to city management and the high pressure that boost public servants and other employees from public organizations to elaborate and urgent implement measures for risk mitigation. The paper structure consists of the following chapters: (1) presentation of the research methodology; (2) comments and debate on the research results about the training needs for climate change and sustainable energy consumption in the case of the employees from public LAS; (3) conclusions.

## Research Context

Since June 2019, the Municipality of Timisoara is implementing the project called 'Smart and Sustainable Energy Consumption' – acronym SASEC, e-MS RORS-300, launched under the Interreg IPA Cross-border Cooperation Program Romania-Serbia. The partnership consists of two LAS, from both side of the border – City of Zrenjanin and Municipality of Timisoara, the Regional Agency for Socio-Economic Development – Banat and the Romanian Sustainable Energy Cluster – ROSENC. The project activities were circumscribed to the concepts of sustainability, responsible energy consumption, energy efficiency, administrative capacity development, promotion of a cross-border network for education and research on environmental resources and awareness raising about importance of energy savings and the potential of renewable energy sources (RES).

One of the project goals is to develop a consistent training material and to perform a three-day training program, targeting the public servants and specialist from both cities and to organize a round table with specialists and local key-stakeholders. The trainees – public servants, specialists from the local administration, administrators of public buildings, forming the target groups are expected to attain theoretical knowledge and skills to transpose them into the daily activity. The expected result of these activities is the successful implementation of the Sustainable Energy Action Plan (SEAP) and the future Sustainable Energy and Climate Action Plan (SECAP) that will be developed during 2020.

## The Research Methodology

Designing relevant training materials and providing the most suitable training services can only be achieved after completing an essential stage, that of investigating the need for training. Aiming to identify the status of knowledge and the interest for different topics, a questionnaire was elaborated, adapted to the city hall level and the specific municipal responsibilities, establish by law. The questionnaire was aimed at two main target groups, civil servants from Timisoara Municipality and specialist from local public service provider companies, in executive and decision-making positions.

The research method was based on a designed questionnaire. The questionnaire was conducted on a sample of 75 civil servants, using the survey method of sociological research; it was distributed by the project manager to the main departments from the city hall and sent by e-mail to the local companies and institutions, following to the invitation to the training. The survey was conducted in February 2020, with the participation of 67 valid respondents, representing a response rate of 89.34%.

The survey was run in the City Hall of Timisoara and was well-accepted by all participants. Also, the survey was voluntary and anonymous, the respondents being asked only for data on gender, age, level of education, position and profession. The survey covered the actual status of knowledge regarding CC, sustainable energy consumption and EE and proposed twelve topics to be appreciated in different degrees of relevance/interest by the potential trainees. The survey sought to capture aspects of the usefulness of the information for personal growth in activity in the workplace but also in private life. The usual sources of information and learning, the materials and the methods of training, but also the ways in which the knowledge is transmitted in the organization were investigated. Assessing the degree to which the leaders are involved in looking for opportunities for learning and support learning and desire their support for a sustainable organization has also been subject to investigation.

The research group demography, educational background and position in the organization are shown in tables 1 and 2. From the total of 67 respondents, 59 are employees of the local government institutions and 8 are of local public service companies. The proportion of respondents under gender, that of 61% women and 39% men, is close to that of the institution. 80.6% participants held an executive function, while 19.4% held a managerial function. All participant has high education, 52.24% bachelor's degree, 40.3% master's degree and

TABLE 1 The Research Group Demography

| Age groups | Males (%) | Females (%) |
|---|---|---|
| 25–35 | 4.47 | 17.91 |
| 35–49 | 16.41 | 16.41 |
| >45 | 17.65 | 26.86 |

TABLE 2 The Research Group educational Background and Position in the Organization

| Item | Category | Number |
|---|---|---|
| Position | Executive position | 54 |
| | Decision-making position | 13 |
| Level of studies | Bachelor's Degree | 35 |
| | Master's Degree | 27 |
| | Doctoral Degree | 5 |
| Professions | Engineers | 33 |
| | Economists | 9 |
| | Legal Advisors | 5 |
| | Other professions | 20 |

7.47% PhD. From the professional sphere, the great majority of the respondents are engineers, economists and legal advisors, but also architects, communication specialists, and psychologists – included in the category of 'other profession.' The age group analysis reveals clearly that respondent group over 45 is larger compared to that 35–45 years group, the latter being more numerous than the one under 25 years. The developed questionnaire proposed to the respondent's relevant topics in the wider area of sustainability, energy efficiency, sustainable energy consumption and climate change. Respondents had the opportunity to appreciate nine topics, using a Likert scale of 5 points.

## Research Results

Investigating the current state of knowledge in the domains and subdomains indicated (table 3), highlights the need for introductive courses in some domains but also of specialization courses in others. At first glance, it is encouraging to find in the area of 'Moderate level of knowledge' a high number of respondents (between 35% and 53%), but depending on the field of activity in which some public servants activate, this result may be unsatisfactory. In addition, noteworthy is the fact that 'circular economy' is unknown or just little-known field for 14.94%, respectively 22.39% respondents.

TABLE 3 Research Results: The Assessment on Actual Knowledge Level

| Topics under survey | (1) | (2) | (3) | (4) | (5) |
|---|---|---|---|---|---|
| GHG emissions reduction | 4.48 | 13.43 | 53.73 | 22.39 | 5.97 |
| Climate change adaptation | 2.99 | 19.40 | 53.73 | 17.91 | 5.97 |
| Sustainability concept | 4.48 | 19.40 | 43.28 | 26.87 | 5.97 |
| Water consumption | 0.00 | 8.96 | 35.82 | 44.78 | 10.44 |
| Energy consumption | 0.00 | 7.46 | 37.31 | 41.79 | 13.44 |
| Waste management | 1.49 | 5.97 | 38.81 | 43.28 | 10.44 |
| Circular economy | 14.94 | 22.39 | 37.31 | 16.42 | 8.96 |
| Energy efficiency | 2.99 | 22.39 | 37.31 | 28.36 | 8.96 |

NOTES Percentage. Column headings are as follows: (1) no knowledge, (2) low level of knowledge, (3) moderate level of knowledge, (4) strong level of knowledge, (5) very strong level of knowledge.

TABLE 4 Research Results: The Analysis of the Training Needs

| Topics under survey | (1) | (2) | (3) | (4) | (5) | (6) |
|---|---|---|---|---|---|---|
| Legal framework – EE | 1.49 | 7.46 | 38.81 | 31.34 | 20.90 | 52.24 |
| Energy consumption in buildings | 0.00 | 5.97 | 40.30 | 41.79 | 11.94 | 53.73 |
| RES in public buildings | 0.00 | 5.97 | 37.31 | 31.34 | 25.37 | 56.71 |
| Building energy performance | 0.00 | 5.97 | 32.84 | 41.79 | 19.40 | 61.19 |
| Climate change | 0.00 | 5.97 | 29.85 | 40.30 | 23.88 | 64.18 |
| GHG inventory and monitoring | 0.00 | 7.46 | 38.81 | 31.34 | 22.39 | 53.73 |
| Sustainable development goals | 1.49 | 10.45 | 35.82 | 32.84 | 19.40 | 52.24 |
| Transport sector | 0.00 | 5.97 | 37.31 | 44.78 | 11.94 | 56.72 |
| Water management | 0.00 | 5.97 | 28.36 | 52.24 | 13.43 | 65.67 |
| Waste management | 0.00 | 4.48 | 40.30 | 31.34 | 23.88 | 55.22 |
| Good practices – EE in buildings | 1.49 | 5.97 | 29.85 | 38.81 | 23.88 | 62.69 |
| Nearly zero-energy buildings | 8.96 | 20.90 | 29.85 | 23.88 | 26.87 | 50.75 |

NOTES Percentage. Column headings are as follows: (1) no need, (2) low level of need, (3) moderate need, (4) strong need, (5) very strong need, (6) moderate, strong, very strong need.

In table 4 there are summarized the research results for identifying the training needs related to the chosen topics that has been selected for the survey. According to the respondents' opinions, they have moderate, strong and very strong needs expressed for the following topics: water management, climate change, good practices related to EE for the buildings sector and building energy performance (the percent of the responses are over 60% for all these topics). CC and sustainability are areas of great relevance that will require additional attention, including from the point of view of the need for training, these being indicated in a remarkable percentage as 'Low

TABLE 5 The Sources of Professional Information and Learning

| Source | Number |
|---|---|
| Specialty literature | 36 |
| Legislation | 25 |
| Participation to the projects | 24 |
| Workshops | 21 |
| Conferences | 21 |
| Trainings | 15 |
| Other | 7 |

NOTES Multiple answers were possible.

TABLE 6 Results on the Most Relevant Training Materials and Methods and Information Transfer

| Sources of professional information and learning | Number |
|---|---|
| Debates on real cases or hypothetical scenarios | 45 |
| Video presentation materials – presentation of best practices | 40 |
| Presentations – concept, terminology, methodology | 36 |
| Activities in groups | 33 |
| Bibliographic references - for further professional development | 15 |

NOTES Multiple answers were possible.

level of knowledge' and of a very small percentage at 'Very strong level of knowledge.'

As it can be seen, 36 respondents indicated the specialized literature as the main source of information in their professional life, very close to the legislation and the active participation to the European funded projects (25, respectively 24). Conferences and workshops are also considered valuable sources of information and knowledge (indicated by 21 respondents), given that attending training courses, specific for the public administration, has been limited due to local budget constraints. Seven respondents indicated the Internet as a reliable source of information and learning (table 5).

The results of the questionnaire regarding the training materials and methods and the way of transferring the information, with multiple possibilities was not a surprise (table 6).

If in the previous years the classical training models predominated in the public administration's activity, the respondents indicated that a change of approach is necessary. The debates on specific cases or hypothetical scenarios, multimedia materials, theoretical presentations and group activities are indicated by most respondents, but as the source of information, the bibliographic reference was indicated.

TABLE 7 Results on Responses Revealing the Appreciation on the Opportunity to Gain Knowledge in the Field of Sustainable Energy Consumption, EE and1Climate Change (Agree & Strongly Agree Responses in Percent)

| Responses | Number |
|---|---|
| Possibility to apply the knowledge acquired in the personal life | 90 |
| Improvement of the professional capacity to operate in processes, activities and projects in the field | 81 |
| Improvement of the professional skills related to the workplace | 76 |

TABLE 8 Results on Responses Revealing the Leadership Role in Organizational Learning (Percentage)

| Responses | (1) | (2) |
|---|---|---|
| Support and seek learning opportunities for subordinate staff | 67 | 28 |
| Ensures that the team's actions are in accordance with the values /vision of the organization: sustainable with low carbon emissions | 42 | 29 |

NOTES Column headings are as follows: (1) very strong and strong agree, (2) agree.

The result of the questionnaire about the opportunity to be trained in the field of sustainability, responsible energy consumption, EE and climate change (table 7) was assessed as positive by most participants. Responses of 'Agree' and 'Very strong agree' were formulated by 76% of the respondents regarding the training as a form of acquisition of new skills that can be transposed to the current inactivity, 81% of the respondents consider that the training contributes to the development of the professional capacity with direct implications for the positive influence of community life and 90% intend to implement this knowledge in private life and share lessons learned with family and friends.

An emphasis was placed in the last part of questionnaire on determining the role of leadership in organizational learning. As shown in table 8, the paper initiated the first steps to investigate the perception of employees about leadership in terms of supporting and seeking learning opportunities for the public servants, and to know whether the actions taken are consistent with the organization's values and vision – to become an organization and sustainable community with low carbon emissions.

## Conclusions

The present study's objective was to explore the training need for CC and sustainable energy consumption in the case of public LAS. A survey-based on a predefined questionnaire has been used as research methodology. Research results have identified and characterized: the level of actual knowledge and the training needs related to the topics of the investigation, the preferred or frequently sources of professional information and learning, the most relevant training materials and methods that could better support knowledge and information transfer between trainers and trainees and the leadership role in promoting and supporting the culture of learning. The research results are limited to the research sample defined by the respondents' group (public servants and employees of other public organizations). All the respondents appreciated the opportunity to learn and developed their skills in the sustainable energy consumption, energy efficient and climate change fields (90% of the responses were 'Agree & Strongly Agree'). As a general picture of the respondents (potential trainees) some characteristics have been capitalized through the presented study:

- LA employees expressed a very high training need for water management and CC topics;
- They usually achieve professional information and knowledge (accompanying by a self-learning process) from scientific resources, legislation (including laws, norms and standards) and their activities in projects;
- The most relevant training materials and methods that could accelerate the information and knowledge transfer have been considered: debate on real cases or working on hypothetical scenarios, video presentations of case studies and presentation of concepts, terminology and methodologies followed by group activities (learning, interacting and working);
- The leadership role in (public) organizational learning has been appreciated most on the ways top management offer the 'support and seek learning opportunities for subordinate staff.'

## Acknowledgements

The paper is related to the project: 'Smart and Sustainable Energy Consumption' – Acronym SASEC, e-MS RORS-300, founded with support of the European Commission, through the Interreg IPA Cross-border Cooperation Program Romania-Serbia. This paper and the communication reflect the views only of the authors, and the Commission cannot be held responsible for any use, which may be made of the information contained therein.

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# In Search for Balance between Constitutional Human Rights and Their Limitations: Management of Covid-19 Pandemic Crisis in Slovenia

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Non pharmaceutical measures adopted by the governments in the world to cease the spread of the Covid-19 have limited some of the basic human rights of citizens and businesses. Temporary limitation of movement, socializing and performing the business are only some of them. The purpose of this paper is to synthesize and critically discus how the Government of the Republic of Slovenia managed the crisis of Covid-19 epidemic in the state in spring 2020. The synthesis and discussion are based on the review of the events in Slovenia assessed through the interpretation of human right lens. The results show how the law technique was used to manage Covid-19 pandemic. Furthermore, they reveal that there is a thin line between justifiable protection of the public interest to cease the spread of the virus and unjustifiable limitations of the constitutional rights. The study contributes to the evolving literature on crisis management with law technique and on protection of human rights in exceptional circumstances.

*Key words:* regulations, COVID-19, pandemic, constitutional rights, crisis management

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## Introduction

In the first quarter of 2020, governments around the world introduced unprecedented temporary measures to tackle the Covid-19 crisis: restrictions of movement of people, shutdown of non-essential businesses, limitation of people-to-people interactions etc. (Organisation for Economic Co-Operation and Development 2020). Rapid, stringent and pervasive non-pharmaceutical measures (Ryan 2020) have risen several legal dilemmas if – and to what extent – they have or might have been justifiable to limit basic human rights. In some cases, the measures restricting enjoyment of human rights and war rhetoric that accompanies them have opened the way to the abuse of emergency regulations and overreach of executive power. Therefore, the pandemic and the response to it are putting to the test human rights (Spadaro 2020). A growing number of literature has been emerging to discuss this issue (e.g. Amon 2020; Amon and Wurth 2020; Sparado 2020; Valerio 2020). As billions of people around the world have been put under some sort of lockdown, concerns about the impact of such measures on human rights have been raised by United Nations' High Commissioner for Human Rights (Office of the United Nations High Commissioner for Human Rights 2020a) and other human experts (Office of the United Nations High Commissioner for Human Rights 2020b).

To contain the Covid-19, the Government of the Republic of Slovenia (in continuation: Government) has implemented several measures that strongly affected basic human rights of the citizens. Some legal and constitutional experts have expressed doubt that all measures to contain the virus (e.g. limitation of people's movement within the borders of the municipality of their residence) were justifiable, scientifically based, proportionate and necessary (e.g. Teršek, 2020b; Trampuš 2020a; Vuksanović 2020b; 2020c). Additionally, certain attempts of the Government to extend its authority during the epidemic time might have created a feeling that the Government have tried to use legitimate goals for nonlegitimate transfer of the power from the legislative to the executive body (a case of Hungary) and to increase the control over the citizens (Zimic 2020). Consequently, several proposals have been filed to the Constitutional court to decide on the conformity of the regulations of the Government adopted during Covid-19 pandemic with the constitutional provisions (Teršek 2020).

The goal of the study is threefold. First, the study highlights how extensively the Government used laws and regulations to manage the Covid-19 pandemic in Slovenia, accompanied by the war rhetoric. Second, it reveals what kind of human rights were affected by restrictions. The third goal is to highlight the polarisation of legal opinions toward the restrictive measures of the Government in the case of Constitutional Court decision from August 2020.

## Theory

Although the Covid-19 pandemic may not prove to be the worst pandemic in history, almost all affected countries have imposed extremely strict restrictions of private and economic life to contain the virus (Meßershmidt 2020). States and international institutions have adopted a set of the following emergency measures: restricting travelers from countries with high infection rates, preventing inter- and intra-state movement, quarantine, isolation, surveillance, using mobile telephone data, contact tracing digital apps etc. The majority of people in the world have been faced with stay-at-home orders, limitations on the number of people assembled in one place and other restrictions of public gatherings, work-from-home orders, education-from-home orders, closing non-essential businesses etc. (Richardson and Divine in press).

Meßershmidt (2020) points out that strong reaction dedicated by the Covid-19 crisis do not only reflect the severity of the crisis, but also points to the growing influence of precautionary principle. States used the 'better safe than sorry' approach, although this principle does not supplant the principle of proportionality. Precautionarity sets limits to risk-related legislation even though it allows restrictions in the absence of scientific consensus. Precautionary principle can help to maintain (or restore) rationality and prudent risk trade-offs even in times of emergency legislations.

With the above mentioned measures, states created a unique social experiment with an uncertain outcome (Meßershmidt 2020). Subsequently, the limitations of people's rights to the extent that has been unprecedent in democratic countries in time of peace raised important question of international human rights (Spadaro 2020). If human rights are limited, substantive claims brought by individuals complaining about the restrictions adopted can be adjudicated in terms of their legality, necessity and proportionality with the regards of the identified legitimate aim (Spadaro 2020).

As international legal order is structured around the principle of state sovereignty, states authorities have the monopoly on the legitimate use of physical force in their territory (Lebret 2020). However, the state's power is not limitless: 'International Covenant on Civil and Political Rights' (1967) imposes conditions under which limitation or derogation of human rights can be justified. For EU member states, human rights are also subject of the 'European Convention on Human Rights' (1950) which is – according to the European Court of Human Rights – qualified as an 'instrument of European public order'.

In theory and practice, there is distinctive difference between the group of absolute human rights (e.g. right to life, no torture, no slavery etc.) and the group of non-absolute human rights. While the rights in the first group cannot be derogated at all, the rights from the second group can be limited or derogated, but only for valid purposes ('International Covenant on Human and Political Rights' 1967). Non-absolute human rights are allowed to be limited if they are prescribed by the law, when they pursue a legitimate aim, when such limitations are necessary in a democratic society and proportionate to identified legitimate aim. That means that no other less restrictive alternative is available. Limitations allow precisely for the balancing of individual and collective interests (Spadaro 2020).

From the beginning of the Covid-19 pandemic, several scholars have discussed the relation between protecting human rights and containment measures for ending the Covid-19 crisis. Spadaro's (2020) study has been selected as one of the best examples to highlight how human rights are interdependent while at the same time reflecting competing interest that are sometimes hard to reconcile.

Spadaro (2020) points out that even the Covid-19 pandemic itself threaten the enjoinment of human rights, particularly the right to live and the right to die. The states have a due diligence obligation to protect individuals from deprivation of life caused by another person. In Covid-19 pandemic this obligation means protection of individuals from threat to life posed by others carrying an infection. The obligation of the states to ensure the right to life also encompasses foreseeable threats and taking measures to address life-threating disease. The prevention and treatment of epidemics are also facets of the right to health and the right of access to healthcare.

The pandemic underlines the necessity of upholding the rights to life and health in order for the normal life of a pandemic society and shows the tension between these and other rights. The tension is caused by the scare resources to address and manage the pandemic on one side and by competition between individual and collective interest. Thus, public health measures clash with a number of individual rights e.g. freedom of movement, particularly restricted movement within the borders of a state/region/municipality or even within the walls of the apartment or house, so-called shelter-in-place orders. Furthermore, the enjoyment of the right to personal freedom is affected by the imposition of mandatory quarantine for the passengers coming from abroad or by imposition of isolation to the people suspected or known to be positive. Prohibition of public gathering affects freedom of assembly and association. Some surveillance measures aim at tracing contacts by using mobile data and artificial intelligence tools. Those measures pose a challenge to full enjoyment of the right to private life. The closure of place of worship affected the human right to religion. The closure of businesses and workplace also has consequences on the right to work, especially for workers in the informal economy and for those who cannot work from home (Spadaro 2020).

Spadaro (2020) points out that the law allows some limitations of non-absolute human rights for the protection of public health. Therefore, governments can use some limitations or derogations of those to address the exceptional character of the pandemic. However, it is of paramount importance that the measures are limited – materially and temporally – to what is strictly necessary to manage the pandemic. However, in any case two rights cannot be suspended: the right to information and the right to freedom of expression. Those rights allow constant monitoring of the legitimacy, necessity and proportionality of the containment measures taken by governments in relation to their impact on human rights.

It is of paramount importance that interferences with fundamental human rights should be viewed with caution, if no suspicion. Limitations should not be used to promote power grabs, quash dissent or prosecute minorities. Therefore, constant scrutiny should be applied by national courts, legislative bodies and civil societies to all governmental initiatives. Instead of using continued restrictions or suspensions of human rights, states should adopt a long-term strategy to manage the pandemic (Spadaro 2020).

In some studies, the 'war metaphors' were pointed out to present the way some state leaders (e.g. French president Emmanuel Macron, USA president Donald Trump) wanted to emphasize the exceptional nature of the situation of the Covid-19 pandemic. Linguistic and communication experts diverge such rhetoric. For one group, war rhetoric is not unusual in the medical area (e.g. 'fighting cancer'). Furthermore, it makes clear about the severity of Covid-19 situations and allows gathering the nation together toward the same objective. On the other hand, war metaphors might serve as a political justification of serious human rights limitations (Lebret 2020). War rhetoric can suggest that the outbreak should be designated as an armed attack, which should be followed by the war-like responses to the pandemic, taking the measures that severely limit the enjoyment of personal freedom (Spadaro 2020).

However, French philosopher Lebre thinks that military reaction toward pandemic is inaccurate and inappropriate. War is a legal concept in which virus cannot be an enemy. With war rhetoric, politicians only reveal their short-sightedness, in which they understand security and protection only in the form of police and the army, while they do not know how to anticipate real threats (Podkrižnik 2020).

In particular, Spadaro (2020) emphasizes that the curtailment of human rights should not become a new normal. The Covid-19 pandemic should not create a world where human rights have lost all significance (Spadaro 2020), as there have already been evidences even in the EU. In the EU, certain governments used the Covid-19 crisis as an opportunity for more autocratic way of leading their states. Drinóczi and Bień-Kacała (2020) pointed out the example of Hungary and Poland, where governments already apply the non-liberal version of the Rule of Law (illiberal legality) and exploited Covid-19 pandemic for political gain. In Hungary, a case of constitutional bypassing has been done during the pandemic for enabling leaders to pursue their ideas. Those ideas can more smoothly be achieved in the pretense of fighting against a human pandemic than in usual situations.

The practice of Hungary was not left unnoticed by the EU. Therefore, the Council of Europe (2020) emphasised that measures of EU member states in the pandemic must comply with both national constitutions and international standards and must observe the very essence of democratic principles.

The Covid-19 situation can be viewed as an example of confrontation between the logic of power (public order and peace) and the power of the logic (rule of law) (Zupančič 2004). In a usual social situation, when the government operates stably, there will be greater emphasis on the rule of law. However, when society is threatened, there will be greater emphasis on public order and peace. The 'rule of law' recedes a little, but is still present. The question is to what extent it will recede in Covid-19 pandemic.

## Methods

Integrated review, content analysis and description have been used as the methods for collecting and processing data and for presenting the results of the study. The selected methods were identified as the most appropriate combination according to the qualitative nature of the data, the research topic, the purpose and the goals of the research, the novelty of the topic and in terms of the period in which study was prepared.

Following Snyder (2019), the method of integrative literature review was used for data collection. This method allows for a more creative approach from systemic or semi-systematic literature review: it does not cover all literature that has ever been published on a research topic but combines different perspectives on it. The method was identified as the most appropriate for obtaining data for achieving the research goals.

Data were collected from secondary sources. The process was designed to prepare relevant and quality set of documents, which included steps, criteria and guidelines taken from existing qualitative studies, adapted to this research. We defined the time frame for the relevant documents, the data-bases for their collection, the search key-words and the selection process for further analysis. The documents, published in Slovene language, online and offline, in the period from January until the middle of October 2020, were collected. The documents were searched in the relevant daily news, weekly magazines, and legal journals, in statements of relevant legal experts, opinions and researches, in Official Gazette and PISRS data base and other relevant research-related publications.

A selection of the collected documents was performed in the next step. First, we eliminated the documents that did not contribute to the results of the research. Then, we studied the content of the selected documents according to specific goals of the study. The final selection was processed using the content analysis method, following the guidelines of Miles, Huberman, and Sandaña (2004), how to analyze qualitative data.

## Findings

The finding section is divided to two subsections. In the first one, the regulations that restricted human rights of Slovenes are presented, accompanied by some comparison with other EU member states and by some of legal and medical experts. The focus of the second subsection is on the process, decision and comments of the Constitutional Court about intra-municipality movement of people.

## Restrictive Measures Implemented by Government of Republic of Slovenia

### CONTEXT

As EU member states did not confer a competence to the EU in public health, the decision of how to manage the Covid-19 pandemic was sovereign jurisdiction of the member states (Lebret 2020). In order to achieve common objectives, the EU could only support, coordinate or supplement the actions of member states, which excludes the adoption of the laws. Therefore, in Covid-19 pandemic, EU member states remained the first authorities to take the administrative and other measures. This leads to disparity of national strategies, although in the middle of March, EU proposed member states to temporary limit the non-essential travel (European Commission 2020a).

In Slovenia, the time on Covid-19 pandemic coincided with the changes in the political arena. At the end of the January, Prime Minister Marjan Šarec resigned (Slovenska tiskovna agencija 2020a). The formation of a new government was taking place in Slovenia subsequently with the spread of the Covid-19 in Europe. A day after the World Health Organisation declared Covid-19 as pandemic, Slovenia declared Covid-19 as epidemic ('Odredba o razglasitvi epidemije', 2020). Two days later, the state got new Government and the new Prime Minister, Janez Janša (Slovenska tiskovna agencija 2020b). This was his third mandate in the sovereign Slovenia. The first decision of the new Government referring to the Covid-19 epidemic measures was formation of the 'crisis headquarter' (Eržen 2020). Jelko Kacin (one of the former Slovenian ministers for defense) was appointed as the official Spokesman.

As both key persons – the Prime Minister and the Spokesman – had military educational background, they often used war rhetoric when they communicated measures to contain the virus with the public and with the members of the National Assembly. Dolar (2020) emphasized that such military terms aroused and increased panic among the people. As states usually gain enormous power in the war, the author warned that the power could be used for regressive legislation and excessive use of the military. Teršek (2020) believed that due to the communication of daily politics with the public, fear among people became more epidemic than Covid-19 epidemic itself.

## Limitations of Basic Human Rights and Views of Their Eligibility

The spread of the Covid-19 in the state and in the neighbouring countries (e.g. Italy) required quick governmental response. It came in the form of several decrees that temporary limited people's movement, socializing, performing business etc.

For the purpose of this study, limitations are classified into four groups, following the area of their restrictions:

- ban on free movement and gathering;
- ban on performing non-essential businesses;
- limited access to public services – health, education, public transport;
- application of safety and hygiene measures (use of face masks, physical distance, hygiene).

The often discussed topic in the period of the first declaration of the Covid-19 epidemic in Slovenia was the ban on movement and gathering of people, particularly the restriction of movement outside the borders of their municipality. As the latest decision of the Government was submitted to the Constitutional court for review (the decision of the Court is discussed in the next subsection), this subsection focuses on this group of bans. Other restrictions are presented to better understand the extent of the human rights limitations in the country.

### *Restrictions on Free Movement and Gathering*

The first general ban prohibited – in the first version for non-definite period – movement and gathering of people in public places/areas in the state and prohibited access to public places/areas ('Odlok o začasni splošni prepovedi gibanja in zbiranja', 2020). There were certain exceptions to this general prohibition, e.g. going to work, buying essential goods, buying pharmaceutical products etc.

According to the strict interpretation of the decree, people should not move outdoor, except for the reason stated in the decree as an exception. Nevertheless, milder approach from the strict version of the bans was adopted in Slovenia than e.g. in Italy or Spain. People could walk outside with family members, perform individual sport activities if they respect physical distance and wear face-masks in closed spaces.

With the amended version of the decree adopted at the end of March 2020, the Government enforced the restriction of the movement of the people outside the municipality of their residence ('Odlok o začasni splošni prepovedi prepovedi gibanja izven občin', 2020). This decision was not accepted among the whole population as a necessary measure to contain the virus; it rose considerations from at least three reasons. Firstly, the measure was not based on the recommendations of the epidemiologists (Zgonik 2020). Secondly, the justification was based on unconvincing evidences presented by public representatives and certain mayors about the so-called 'mass invasion' of Slovenes to two major touristic destinations (Bled and Portorož/Piran) on the last sunny weekend in March. According to the quantity of the traffic (number of vehicles is automatically counted every day) and webcam shots the invasion has never been confirmed. Therefore, the measure was accepted more as showing the determination of the Government that they did everything to protect the population (Zgonik 2020). Thirdly, there have been some attempts in the first three weeks of the new Government to extend their authority. Government tried to transfer certain authorities from the National Assembly to itself (Čas 2020) and to extend the control over the citizens, e.g. with controlling the movement of citizens in quarantine (as in Israel and Slovakia), with delegation of police powers to the army etc. (Trampuš 2020c; Kos 2020). Markeš (2020) believed that with the implementation of intra-municipality movement measures, the Covid-19 virus had transformed into a 'power virus': there were no professional arguments, except the position of power that overwhelmed every argument.

Several amendments of the decree relating to the limitation of movement and gathering were adopted in the following next few months of the epidemic and pandemic. At the end of April, the Government mitigated most of the strict movement restrictions. However, gathering restrictions stayed in place in form of maximum allowed people in one place (from 20 to 500 in open spaces). The last day in May was also the last day of official state of epidemic in Slovenia ('Odlok o preklicu epidemije', 2020).

Despite the limitation on gathering, the protests emerged in the cities across Slovenia, similar as in other cities around the world. Rus and Rušt (2020) marked them as spontaneous challenge to potential authoritarian tendencies of the Government and to other general issues (e.g. necessity of protection of workers' rights, environmental concerns, public health problems etc.). Protests again the restrictions also took place in Berlin, Germany. Despite the fact that some German politicians have called for the ban (due to the danger of the virus spreading), the Federal Minister of Justice believed that even in those circumstances people should be able to express their views against the current government policy (Zimic 2020). The protest in capital of Slovenia took place 25 Fridays in a row. The authorities have tolerated the protests until the severe deterioration of the epidemic situation in October 2020 (Košak 2020).

At the beginning of the epidemic, special decree was adopted to limit people crossing the state borders (land, see and air). Checkpoints, border opening times and exceptions were introduced for crossing the border with Italy and Austria in the beginning of epidemic and later for all bordering countries ('Odlok o prehodih na zunanji meji', 2020). From the declaration of pandemic until the beginning of June, it was impossible for Slovene citizens to go out of the state for no particular reason apart from those stated in the decree. For visitors, coming to Slovenia from abroad, quarantine was an obligatory measure to prevent the spread of the virus.

In June, restrictions on crossing the borders of Slovenia were gradually mitigated, following the guidelines of the EU (European Commission 2020b). First international transit was allowed for the citizens of Schengen EU member states and in July for other EU member states. Stricter regime than for EU member states was implemented for entering Slovenia from non-EU states. Measures (quarantine) depended mostly on their epidemiologic status of the country.

Vuksanović (2020c) pointed out two restriction measures that indicated nonequal treatment of citizens. The first one was related to Slovene citizens who own real estate or a vessel in Croatia. The ownership allowed them to travel to Croatia earlier that those Slovenes that did not have that privilege. The second non-equal treatment the author saw in obligatory quarantine for travelers arriving to Slovenia from non-EU countries. No argument was given on those issues.

Until October 2020, the decree about crossing the border have been changed several times – from mitigating restrictions in July and August to their extension during the next two months, when epidemiologic picture in Slovenia and in most countries in the EU was getting worse. Following the guidelines of EU (European Commission 2020c), the Government implemented restrictions according to the so-called 'semaphore colour model'. The free entry or restrictions to entry the state (quarantine) depending on the epidemiologic status of a particular country or region.

### *Other Limitations and Restrictions*

Following the aim of ceasing the circulation of the virus, the Government closed kindergartens and schools, including universities ('Odlok o zaprtju vrtcev, šol, fakultet', 2020) the next day from declaring the epidemic. The closure of kindergatens and schools has brougth many issues, e.g. about organisation of the childcare, the loss of hot meals for some children, a greater risk of infection for granparents who will take care of children etc.

A decree from the middle of March, prohibited the offering and sale of goods and services directly to consumers, e.g. services as tourist accommodation, food and beverages, wellness, sports and recreation, cultural, hairdressing, cosmetic, pedicure, gambling ('Odlok o začasni prepovedi ponujanja', 2020). As the set of economic activities referred exclusively to services and not to goods (Vuksanović 2020a), this provision should not have been in accordance with the Infectious Diseases Act ('Zakon o nalezljivih boleznih', 2006). The Act only states the 'sale of goods', but not the 'sale of services'. Using the narrow linguistic explanation of the Act's provisions, the finding of Vuksanović (2020a) might have been correct. However, it has not been known so far if any case was brought to the Constitutional Court on this regard. On the same day, the Government also temporary prohibited public transport ('Odlok o začasni prepovedi javnega prevoza', 2020).

With the closing down of almost all non-essential businesses, restrictions on movement and gathering, public transport, Slovenia was actually in the state of 'lock-down'. Furthermore, at the end of March, Government discontinued all medical preventive activities and dental services other than emergency and those whose omission would lead to permanent damage to general and oral health. All specialist examiantions and surgical procedures were cancelled except those marked with a degree of urgency or emergency (e.g. oncology treatment and pregnant women) ('Odlok o prekinitivi in omejitvi zdravstvenih dejavnosti', 2020). Komel (2020) pointed out that restriction of helth treatment potentialy might have been unconstitutional, while the Government issued them with the decree and not by law. The fact that the Government addopted restrictions about availability of the health care under time preasure and in a rather unkown sitation, can not be reasonable ground for bypassing the rule of law.

The most public discussion and confusion was related to the application of hygene and safe measures, particularly to physical distance and face masks. The physical distance among people on public places and the use of face-masks were detemined with the instructions and recommentadions of the National Institute for Public Health. The Government incorporated them in their decrees related to the Covid19 pandemic.

However, the instructions and recommendations have been changing constantly (even in two or there days), explained differently by various governamental representatives and therefore brought enormous confusion among the public. The confused approach has repetedly revealed different standpoints among epidemiologists, between epidmiologists and politicans, and ignorance of the latest to explain what kind of measures functioned and which did not (Magdalenc 2020).

Johan Gieske (Sweedish epidemiologist) openly admited (in April) that there was little scientific evidence of eligibility of some measures taken by the majority of states, e.g. closure of state borders, closure of schools, restrictions of movement, mandatory use of face-masks etc. (Zgonik 2020). According to his experience, politicians are not so interested whether the measures will be actually effective, but more how the public will perceive them. E.g. the spraying disinfectant on sidewalks and houses he named a 'stupid act', which showed – on the other hand – the presence of constant government action in sense 'we protect you'.

While Slovene politicians always presented their actions as the only appropriate and decisive ones for the protection of the population, the Slovene epidemiologists were more modest than politicians. E.g., dr. Bojana Beovič (the head of the medical group) did not hesitate to admit (Zgonik 2020) that only few decisisons made during epidemic had really good scientific background: there was much judgement and observations what other countries did; some measures could even be wrong.

It seemed that the 'herd instinct' played a major role in the adoption of restrictive measures (Zgonik 2020). States have monitored what kinds of measures were adopted in other countries. The majority of politicians quickly became afraid that they might have been accused of negligence if they had not adopted at least the same strict measures. Slovenia was no exception to the rule in that process.

From the declaration of Covid-19 as pandemic on, many actions taken by the Government when referring to the virus, was given a form of law – legal acts and measures. Thus, the question is if the technique of law has become a new way of managing people (Lovšin 2020).

## Constitutional Court: Intra-Municipality Movement Restriction Was a Legal Measure

The initiative for the assessment of the constitutionality and legality of the measure of restriction of movement across municipality borders (in continuation: disputed provision) was filed at the Constitutional Court (in continuation: the Court) by a group of citizens. They claimed that disputed provision contradicted the principle of proportionality; therefore, it is not in accordance with the first paragraph of Article 32 of the Constitution of the Republic of Slovenia, which guaranties freedom of the movement ('Odločba Ustavnega sodišča' 2020).

The Court has decided in a short period that the decision of the Government, when certain measure will end or extend, is not of political but of professional nature and therefore must not be indefinitive. Thus, the time-frame of validity of the Governmental decision must be based on the (epidemiologic) expert's opinion. This decision committed the Government to the continuous monitoring and following-up the expert opinion ('Sklep Ustavnega sodišča' 2020).

By very quick first review of the initiative, the Court announced that the system of balance between the legislative and executive bodies was working despite the epidemic and that the Governmental decrees were under the constitutional review (Žerdin 2020).

Different opinions of legal/constitutional experts have been expressed in the following months. For some (e.g. Trampuš 2020a; Teršek and Dragan 2020; Lovšin 2020; Vuksanović 2020a), restriction of movement inside municipalities seemed to be the most controversial and incomprehensible measure implemented in Slovenia (Figelj 2020). It should have been neither reasonable nor proportional with the current epidemic situation in the state, while Slovenia was far from having such epidemic situation as Italy or Spain had in March 2020 (Teršek 2020).

Despite having a similar epidemiological situation as Slovenia, the majority of Germans could travel around the state fairly smoothly (Zimic 2020); not all, while in Germany, the measures to contain the Covid-19 were under the authority of the federal states. However, the High Court in Greifswald abolished the measure of land Mecklenburg, who restricted their people access to other places. The Court stated that the travel ban was too severe measure and that people have the right to travel to the coast (Kršinar 2020). In Austria, people were not limited to stay inside the borders of municipalities, although they had worse epidemiologic situation than Slovenia (Figelj 2020).

The view of Zagorc (2020) was slightly different from the abovementioned Slovene legal experts. The author advocated the principle of precautionarity. For him, in the initial period of the epidemic, the Government as the decision-maker did not have relevant data (due to the delay of symptoms) and was actually guessing about the further evolvement of the epidemic. Nor did the Government know when certain measures would have shown the effects. Therefore, it reacted according to the legal precautionary principle, thinking to the worst scenario all the time. It is known that in real life, the precautionary measures had intense negative effects on the rights of individuals, but they were implemented to protect public interest – health of people. The author emphasized that in the health care, a special challenge is the particular burden of cost-benefit techniques. The reason lies in the psychological forces, which are so violent that even judges cannot avoid them. In professional literature, there is a well-known conflict between concrete (identified) lives and statistical lives. According to the previous experiences, the choice between different paths of action systematically shows the greater value of 'concrete life'. With names and surnames, they take place ten times more before our eyes than statistical lives do.

The Constitutional Court adopted final decision in August 2020. It carried out the assessment even though the decree ceased to be valid during the procedure. The reason was that the initiative has opened a particularly important precedent-setting issue of a systematic nature to which the Court has not yet had the opportunity to comment; furthermore, the decision would serve as a precedent in the following similar situations ('Odločba Ustavnega sodišča' 2020). The Court conducted meritory assessment on the basis of a test of legitimacy (if by interfering the Government pursued constitutionally permissible aim) and the strict test of proportionality (assessment of the appropriateness, necessity and narrower proportionality of the interference). It decided that the disputed provision did not disproportionally interfere with the freedom of movement.

Five constitutional judges have supported the Governmental decree, four have not. Tight majority could be interpreted in the way that the opposite situation might have happened (Trampuš 2020b). Four constitutional judges wrote a separate opinion to the majority decision. One of the judges emphasized that the Court has renounced its basic mission – to control the executive branch of the Slovene legal system. The other pointed out that at least ten constitutional rights have been restricted with the Governmental decrees, but Constitutional Court simply ignored that fact.

Ribičič (2020b) commented that the fact, that in the time of judgement the decree has already been ceased, might have an influence on the more strict judgement as it would have been otherwise. Moreover, the decision of the Court might have been even more unsure if there hadn't been prior position on the constitutional conformity of the prohibition even before the proportionality test was carried out. According to the before mentioned constitutional expert, there has been evident methodological deficiency in the composition of the Constitutional Court: two Constitutional judges always confirm the standpoints of the Government that is currently in the position.

For the time being, the Constitutional Court decision – agree with it or not – is here to be respected. It is a precedence that will serve to the Government as a guideline to test how far it can go with restricting the human rights when managing the Covid-19 pandemic in the future. The fact is that political authorities might abuse crises to suspend the constitution (Ribičič 2020a). Therefore, the following decisions of the Government, restricting the human rights as the way of managing pandemic, might indicate in what kind of society we will find ourselves when the Covid-19 pandemic is over.

## Discussion

The Covid-19 pandemic, the most shuttering event that happened in the 21st century, revealed the level of the (in)competency of the majority of the world's leaders to deal with pandemic. State authorities have been put in front of enormous challenges, when the health crisis has become an economic and social crisis, affecting even the basic human rights.

Having no vaccine for Covid-19, the non-pharmaceutical measures were (and still are) the only measures to contain the spread of the virus: limitation of movement, restriction on gathering, closing of non-essential businesses etc. Some of them severely restricted basic human rights, the right to free movement the most.

According to international human rights conventions and constitutions of the majority of democratic states, non-absolute human rights can be limited under certain circumstances and to certain extent. However, there have been some evidences in the states all over the world that governments might have used the current health crisis and restrictive measures for their own purpose, to strengthen their power. In the EU, Hungary has become an evident case of it.

When evaluating the rights in Covid-19 pandemic, there is not doubt that the value of the society is more important than the individual rights. Therefore, setting the public interest of managing the health crisis in front of the certain individual human rights is a legitimate goal for their temporary restrictions. Yet, restrictions can be justifiable only if the measures meet certain legal standards; they have to be necessary, proportional, scientifically valid and time-bounded. Constant check of those standards by national courts is the tool to prevent abuse of governments to extend their power under the pretext of protecting public interest. As Western democracies are more resilient to such attempts than younger ones, Covid-19 has put Slovenia, as a young democracy, under severe test of their constitutionality.

As there hasn't been generally accepted approach on how to restrain the virus from spreading, each state was sovereign to implement restrictions in their territory. There has been little scientific evidence at that time, which measures really contain the virus (apart from the total stay-home measures) and which do not. Some of them were based on 'trial and error' principle. The countries with worse epidemiological situation than others, implemented more severe restrictions (total quarantine, lock-down). Some measures could be understaned more as 'shows' of politicians to present how they took care of their society, the others might express the power of the state authorities over its citizens, while the rest might have been realy effective. The fact that there was a lack of experience with the spreading of the new virus might be an excuse for the governments to make some 'trial and error' actions. However, the pandemic goes on and further actions of governments should be under more severe judgement as were those in the first wave of Covid-19 outburst.

## Conclusions and Applications

The paper synthesises and critically discusses how the Government of Slovenia have managed the situation in the time of the first wave of Covid-19 in the state (from March until October 2020). It presents crucial regulations, acts, events and standpoints of the public, legal and medical experts and scholars published in this period.

The insight in Governmental management of the Covid-19 situation in Slovenia reveals comparable approaches and events to those in other countries: severe interference in basic human rights, use of war rhetoric, protests of disagreed part of citizens, initiatives for assessing conformity of governmental decrees with constitutional rights and attempts of extending the power of executive bodies.

The results show that the Government have managed the epidemic time mostly with legal acts, governmental decrees, which can be classified according to the areas of restrictions. During the days following the declaration of epidemic in the country, six crucial sectorial decrees were adopted, with more than 50 amendments in the next couple of months. Such managerial approach of the Government indicates that in practice, the technique of law has been used to manage people. Constant changes have raised confusion among citizens and severe disagreements of so many exceptions to general restrictions, as they have put people under different treatment (the problem of equality).

The findings reveal a polarized opinion among public, legal and medical experts, if all measures were proportionate to the epidemiologic situation in the state. Even when the most controversial restriction measure (intra-municipality movement) has passed the assessment of its constitutionality and become an important precedence for the consequent governmental decisions, the polarization continued. Moreover, the decision of the Constitutional Court itself has raised serious considerations among legal experts, which might be – or not – considered in the following assessments of governmental restrictions by the Court. As the Government in October 2020 again declared epidemic, it is assumed that there will be more initiatives filled to Constitutional Court against its restrictions (e.g. police hour).

Some limitations related to this study need to be mentioned. The first one is subjectivity of the researcher, which commonly accompanies the collection, selection and analysis of the non-numerical data. The second limitation relates to the limited number of documents available on the research topics and their quality. In academia, some of the resources used in this research might be characterised by the term 'grey literature' or papers 'more driven by practice than research'. However, the fact is that there have not yet been many studies on the topic. The study is geographically limited to Slovenia, even though some comparisons with other countries have been mentioned.

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# Case Study of the Insured Persons Satisfaction with the Assistance Centre

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The purpose of the presented paper is to discuss on the factors that influence the satisfaction of the insured persons with the assistance centre (ac) of the investigated health insurance company. In the empirical part of the research the factors which are important for the satisfaction of the insured with the ac were investigated with the questionnaire for insured persons. The factor that is the most statistically positively related to user satisfaction is the 'understanding the needs and requirements of policyholders'. Based on the findings from empirical research (questionnaire for insured persons and interview with ac's employees), improvement proposals were defined which should increase the satisfaction of policyholders with the ac's service. Recognized findings and suggestions should be considered and reasonably implemented by the insurance policy designers.

*Key words:* Health Insurance Company, insured persons, process management, policyholders, satisfaction

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## Introduction

Health is the highest value in modern society, as it is the first condition for increasing well-being. The company needs to take care of the right environmental conditions as these are a prerequisite for maintaining and promoting health (Svetovna zdravstvena organizacija 2014). Due to the current topic of population aging and the consequent increase in the morbidity and mortality of people and the nature of work, the investigation focused on the satisfaction of insured persons with the assistance centre (ac) of the selected health insurance company. It is a well-known fact that waiting times for specialist examinations, diagnostics and public health interventions in Slovenia are increasing and as a consequence, people's dissatisfaction is increasing (Nacionalni inštitut za javno zdravje 2019). As a result of this, more and more people are opting to buy additional health insurance, which allows policyholders to have shorter waiting times for medical treatment.

The official records of the selected insurer show that the growth of supplementary health insurance has increased dramatically from 2013 to the present, with the increase in claims of insured persons through the AC (Triglav zdravstvena zavarovalnica 2016). It was this fact that prompted investigation of the insured persons satisfaction with the AC and which are the important factors to the satisfaction of the insured persons with the AC.

## Literature Review

Call centres accept calls and forward them to the assistance centre based on insured's requests for assistance. In assistive centres, employees are prompted for appropriate treatment based on the nature of the call. The Assistance Centre is thus an indispensable part of the insurance industry, whose core business is managing sudden and unexpected events. Insurance companies provide assistance in various areas such as: home assistance, car assistance, medical assistance. Assistant centre employees offer a wide variety of invisible services to users. They can only provide information about the desired assistance service or assistance as a service (Rolland et al. 2006).

AC's employees are required to always have a friendly voice when in contact with the insured. It is a well-known fact that working in an AC is characterized by routine tasks and a high level of stress and a low level of control for employees in terms of work tasks and interaction with clients. Ferreira et al. (2015) describe the purpose of establishing assisted care centres designed for the insureds' or patients' needs and contributing to the overall satisfaction of citizens with the health care system and its effectiveness.

Mazzucato, Houyez, and Facchin (2014) and Nayak, Bhattacharyya, and Krishnamoorthy (2019) emphasize the need for telephone services that are parallel to other information systems. Parallel to the online providers of information on health advice or health services, information services have been introduced, i.e. assistance centres, based on telephone communication. Assistance centres have been designed as an alternative information access point for patients with rare diseases (Babac et al. 2018).

The AC of the selected Health insurance Company alias insurer started operating in 2013. It was also the first time that additional health insurance was taken out. Due to the small number of insured persons with supplementary health insurance, the need for assistance workers was low. Only a graduate nurse and other administrative employees were employed. With the surging growth in supplementary health insurance policies, in 2016 the employees at the AC increased to three employees with different health backgrounds. In 2019, there are six health professionals with different health backgrounds in the AC. Zichello and Sheridan (2008) consider that most frequently employed nursing assistantships in the European Union (EU) are registered nursing graduates who direct policyholders to appropriate medical treatment. If the patient's condition does not require the judgment of a physician on call, the graduate nurse often contacts the insured person only by telephone counselling. In Norway, the system is organized in the municipal-owned primary care sector. The system serves as the protector of the secondary health services of state-owned hospitals. Medical responsibility for medical services is largely assumed by general practitioners who alternate in their area. Nursing assistance represents an important part of primary health care services. Medical assistance is an important and extensive activity that educates and advises patients, healthcarers and relatives. As a result, the workload of clinics is reduced (Midtbø, Raknes, and Hunskaar, 2017).

The selected AC of the insurer employs six people with a medical degree, one graduate nurse, two graduate medical doctors, one master of nursing, one master of education and health management and a medical technician. The work tasks of employees are arranged according to internal duties and assigned tasks in the AC. One of the key tasks of the help centres is to talk or counselling on health and psychosocial issues. Research has shown that telephone lines are needed for help or personal contact. Patients with chronic illnesses or relatives want telephone counselling led by medical professionals with broad healthcare competencies. ACs are created to assist patients and provide broad spectrum information on health and psychosocial issues (Adam et al. 2012; Babac et al. 2018; Ekberg et al. 2014). Beesley et al. (2010) describe the introduction of an AC that offers exclusive telephone counselling. Telephone counselling differs from assistance depending on the type of information provided, such as references, counselling and or medical information. Zichello and Sheridan (2008) stated that health education in EU countries plays an important role in health insurance companies. They researched that graduating a nurse by adapting an insurance plan would have an impact on managing claims and improving the safety of insured persons. Ratanawongsa et al. (2012) describe that nursing graduates engage in supportive education for the insured persons to manage and manage chronic illnesses. Wiener and Gilliland (2011) found the importance of properly documenting the insured person's medical treatment and care of the medical records. They found that nursing graduates care was in line with standards set by regulations and professional ethical expectations (Cartwright-Vanzant 2010).

The work process at the AC is defined as a sequence of work procedures and activities, which is integrated into the comprehensive process (Gošnik 2019) of the selected insurance company. The activities of this process are directly related to the insurance or the enforcement of the contractually agreed liabilities of the insurance company on the basis of covered risks insurance, which represents the 'insurance case' and the liability to the insured (Triglav zdravstvena zavarovalnica 2013).

For information on registering an insurance case, the insured person calls the call centre, which gives him instructions on registering or announcing the insurance case. For more detailed explanations of the medical personnel, the call centre connects the call of the insured person to the AC where they are employed with medical knowledge. They provide policyholders with information, advice on health issues, insurance-related information, and health care providers. When exercising supplementary health insurance rights, registration or announcement of the desired health service to the AC is required. Insured persons have the option of announcing or registration of the insurance case by e-mail, telephone call (Mevissen et al. 2012) and in writing via regular paper mail. Upon arrival of the announcement or registration of the insurance case, the latter is automatically transferred to the program where the documentation is stored. The employee in charge of the program, where case is managed and stored without paper documentation, assigns insurance claims to employees at the AC. Employees with health education are involved in the treatment at the AC. The AC organizes the terms of medical treatment on the basis of the obtained medical documentation and the wishes of the insured person, issues the consent on the implementation of the provided health services, prepares reimbursements of insurance cases and provides assistance in exercising rights.

The employees at the AC have different health education and different job responsibilities and competences (Bach and Suliková 2019). When dealing with an insurance case, in addition to quality nursing care, employees at the AC must also include insurance skills in the process, as all insurances have different limitations on the insurer's obligations. AC's employees must adapt to insurance when dealing with an insurance case, since insurance is limited in content or coverage.

When dealing with an insurance case, the employees at the AC must verify the formal, procedural and substantive relevance of the insurance case. With the help of a computer program (Rath and Pattanayak 2019), the employee verifies all the rights in the existing insurance and then proceeds with the case. If it finds deviations in formal, procedural or substantive inadequacy, it calls the insured person and dismisses the case in the computer program and informs the administrative employees to send a rejection notice.

When ordering the insured person for the intended health care services, the employees of the AC play an important role, since they provide the insured person with information about the order for investigation or specialist examinations or interventions. When ordering an insured person for the planned health service, employees of the AC take into account the time and place restrictions of the insured person. They provide the insured person with information on possible preparations for investigations and assist in the interpretation and fulfilment of various investigations or interventions. They are in close contact with healthcare providers, as they wish to provide comprehensive assistance to policyholders at the AC.

On the basis of mutual internal agreements between the employees of the AC and prior communication with the insured person and with health care providers, they advise the insured person about possible diagnostics before specialist examinations. With the help of the latter's agreed method of work and internal arrangements of employees and communication with health care providers, they speed up health care and shorten the insured's time to the final diagnosis.

After completing the order for the planned examination or diagnostics or intervention, the employee in the AC prepares the authorization in the computer program for the intended health service of the insured person. For the traceability of health treatments, the AC has a computer program (Rath and Pattanayak 2019) in which all information about the treatment of an insurance case is entered from the date of announcement to the date of completion of the medical treatment.

After expert processing of the insurance case and preparation of authorization in the AC, the latter is handed over to the administrative employees who arrange for the dispatch of the authorization.

The administrative employees send the authorization to the insured person in electronic form or in physical form via regular mail, according to the insured person's request.

## Methodology

The purpose of the research was to gain in-depth insight into the work process (Gošnik 2019) of the AC of the selected health insurance company case study (Gummesson 2000) and to research and analyse the satisfaction of the insured persons with the AC services. For that purpose the following research questions (RQ) were defined:

RQ1 *What importance do the insured persons attribute to the assistance centre?*

RQ2 *What factors are important to the satisfaction of policyholders?*

RQ3 *How to increase the satisfaction of the insured persons with the help centre?*

RQ4 *How to improve the work process in the assistance centre?*

A survey of the AC users with a survey questionnaire was conducted. The author's original questionnaire was created using the 1ka (https://www.1ka.si) website. The online survey questionnaire was active on med.over.net and mojforum.si forums and on social networks from May 23, 2019 to August 22, 2019. The sample of respondents was occasional, which is an unrepresentative sample. During the three-month period, 117 people activated questionnaire online; 74 questionnaires from AC users were submitted, of which two were only partially completed. The completed questionnaires about satisfaction data of 72 respondents were used in the analysis.

The survey comprehended 52 women's i.e. 72.22% of all respondents, and 20 men's i.e. 27.78% of all respondents. Most respondents were between 41 and 50 years old. The structure of the respondents' education is usually higher education or university education, or as much as 50% of all participants.

Based on the obtained demographic data of the respondents, it can be concluded that the majority of additional health insured is from central Slovenia, that there are highly educated, married and aged between 41 to 50 years. From this it can be concluded that the insured are middle-aged, have a good economic standard and want to create a secure future in the event of potential health problems. Purchasing additional health insurance allows them to have a quick medical treatment and, consequently, to obtain a final diagnosis quickly.

Beside the questionnaire for AC users, the interview with the six employees focus group was performed (Adam et al. 2012).

## Empirical Findings and Discussion

### ANALYSIS OF THE ASSISTANCE CENTRE RESPONSE

In the survey the responsiveness of the AC in relation to the medical records provided via e-mail, mobile application and telephone call to the AC was analysed. The data, together with the frequency of calls and call times, served as information about when the AC was the busiest and whether the work process was still optimal with regard to the growth of insured persons.

Most of the insured persons surveyed communicated with the AC via telephone, i.e. 97.78% of all, and send the documentation via email, i.e. 87.67% of all. The insured's medical records were emailed to 87.67%, followed by a call to the AC. Considering that 10.11% of the insured persons did not send medical records via e-mail, but only called the AC, it can be concluded that they wanted only general information or information on exercising rights or some other information related to assistance. Namely, claiming insurance rights requires the registration or announcement of an insurance case, and a medical indication is required, which is sent by insured persons by e-mail or regular mail.

The most common answer given by the respondents regarding the AC call back time was up to 1 hour, which was answered by 29.23% of all respondents. This, in descending order, is followed by the answers that they had to wait up to 15 minutes, 26.15%, followed by 15.38% of the respondents who were waiting for the call until the next day. 12.31% of the respondents were called back immediately and 10.77% of respondents received a call back within two hours. The fewest respondents claimed to have waited either 4 hours or 8 hours – two participants in each case, which is 3.08% of all in both cases.

Regarding the frequency of calls to the AC, the majority of participants answered that they had called or sent medical records between 10:01 and 14:00 hours. Such responses were as high as 64.18%. The descending order is followed by the answers regarding last calls times: from 6:00 to 10:00 with 20.9% and in the penultimate place from 14:01 to 18:00 with 11.94%. Last calls time was from 18:01 to 22:00 with only two answers, representing 2.99%.

Through interview with the AC employee focus group, we obtained information that they have the highest frequency of work between 10:00 and 14:00. During this time, a lunch break with a sliding schedule takes place for employees. Due to this fact, employees think that, as a result, it is very likely that the call back time will be extended. Through the interview of the AC employee's focus group, we found that all employees have a consensus that the work process is not optimal and that a work process audit is needed. They unanimously believe that the rapid growth of policyholders has led to an increase in the volume of work and consequently led to a sub-optimal work process.

## ANALYSIS OF RESEARCH QUESTIONS AND DISCUSSION

Regarding the research question RQ1, 'What importance do the insured persons attribute to the assistance centre?' two sets of questions were used:

1. AC Service Satisfaction, and
2. The characteristics of the employees in the AC.

The first set about the AC services included twelve questions, which could had been answered by a choice on a six-point Likert scale: I would not know, Very bad, Bad, Neither good nor bad, Good, Very good (table 1).

The most important assistance service according to policyholders is receiving clear guidance on the healthcare provider (83.33%). Another assistance service that is very important to policyholders is the receipt of clear medical treatment instructions (81.54%).

The surveyed policyholders expressed a poor opinion about the telephone connection (63.64%) and the explanation of the envisaged further treatment of the insured (64.18%). With these two services, the insured are the least satisfied.

This can be related to the fact that the maximum frequency of work in the AC is between 10:00 and 14:00 hours and that during this time the most insured persons waited for the call of the assistants for as much as 1 hour. This fact confirms that AC is the busiest during this time, and that work reorganization is needed to ensure policyholders satisfaction with AC responsiveness.

The second set about the characteristics of the employees in the AC included eleven questions, which could had been answered by a choice on a six-point Likert scale: I would not know, It doesn't matter at all, Little important, Important, Very important, Especially important (table 2).

As seen from table 2 the most important attribute for the surveyed, is the employee's communication skills (61.19%), and followed by the knowledge regarding the exercise of rights from supplementary

TABLE 1 Frequency Analysis of AC Service Metrics

| Question | (1) | (2) | (3) | (4) | (5) | (6) |
|---|---|---|---|---|---|---|
| Do you think that the employee has deepened enough in your problem? | 70.42 | 28.17 | 0.00 | 0.00 | 0.00 | 1.41 |
| The employee was considerate, respectful and listened to you? | 77.61 | 20.9 | 1.49 | 0.00 | 0.00 | 0.00 |
| Were you explained the purpose of the medical treatment and any further procedures, interventions? | 64.18 | 28.36 | 1.49 | 1.49 | 0.00 | 4.48 |
| Has the ordered treatment been carried out in accordance with your expectations? | 72.73 | 24.24 | 0.00 | 0.00 | 0.00 | 3.03 |
| Were you involved in deciding about your treatment? | 75.38 | 21.54 | 0.00 | 0.00 | 0.00 | 3.08 |
| Did you easily get a phone connection with the AC? | 63.64 | 19.70 | 9.09 | 1.52 | 0.00 | 6.06 |
| Did you get the information you needed? | 74.24 | 24.24 | 0.00 | 0.00 | 0.00 | 1.52 |
| Did you receive clear instructions on the selected healthcare provider? | 83.33 | 16.67 | 0.00 | 0.00 | 0.00 | 0.00 |
| Did you receive clear instructions regarding medical treatment? | 81.54 | 15.38 | 0.00 | 0.00 | 0.00 | 3.08 |
| Do you think the employee explained the matter/treatment/information that you have understood? | 74.24 | 22.73 | 1.52 | 0.00 | 0.00 | 1.52 |
| Do you think that the employee stimulated your confidence? | 77.61 | 22.39 | 0.00 | 0.00 | 0.00 | 0.00 |
| Do you think the employee is professionally qualified for the job? | 71.21 | 27.27 | 0.00 | 0.00 | 0.00 | 1.52 |

NOTES Column headings are as follows: (1) very good, (2) good, (3) neither good nor bad, (4) bad, (5) very bad, (6) i would not know. In percent.

health insurance (52.17%). In most cases, the gender (71.01%) and age (56.52%) of the employee were chosen as an insignificant feature of the AC's employees.

Proper handling of insurance cases requires extensive healthcare knowledge and work experience in various health fields. Insured persons do not feel that the qualities of the employees at the AC are important. The most important feature of assisting users is the communication skill of the help desk employees. The first contact of the insured person with the employee at the AC is interpersonal contact and communication. Insured persons are not aware of the importance of a broad knowledge of healthcare and work experience of employees, as this enables them to properly refer the insured to the intended medical treatment. At the same time, a great deal of work

TABLE 2 AC Employee's Characteristics

| Question | | (1) | (2) | (3) | (4) | (5) | (6) |
|---|---|---|---|---|---|---|---|
| Occupation of an employee | *N* | 24 | 20 | 16 | 4 | 2 | 5 |
| | % | 33.8 | 28.17 | 22.54 | 5.63 | 2.82 | 7.04 |
| The gender of the employee | *N* | 2 | 2 | 5 | 7 | 49 | 4 |
| | % | 2.9 | 2.9 | 7.25 | 10.14 | 71.01 | 5.8 |
| Employee age | *N* | 4 | 3 | 12 | 5 | 39 | 6 |
| | % | 5.8 | 4.35 | 17.39 | 7.25 | 56.52 | 8.7 |
| Medical knowledge | *N* | 24 | 17 | 17 | 4 | 2 | 5 |
| | % | 34.78 | 24.64 | 24.64 | 5.8 | 2.9 | 7.25 |
| Employee education level | *N* | 12 | 14 | 20 | 9 | 7 | 7 |
| | % | 17.39 | 20.29 | 28.99 | 13.04 | 10.14 | 10.14 |
| At least 5 years of work experience in healthcare | *N* | 16 | 15 | 15 | 11 | 6 | 6 |
| | % | 23.19 | 21.74 | 21.74 | 15.94 | 8.7 | 8.7 |
| Employee knowledge of health care legislation | *N* | 20 | 21 | 20 | 4 | 0 | 3 |
| | % | 29.41 | 30.88 | 29.41 | 5.88 | 0 | 4.41 |
| Employee creativity | *N* | 17 | 23 | 17 | 5 | 0 | 4 |
| | % | 25.76 | 34.85 | 25.76 | 7.58 | 0 | 6.06 |
| IT knowledge of employee | *N* | 11 | 25 | 24 | 4 | 1 | 4 |
| | % | 15.94 | 36.23 | 34.78 | 5.8 | 1.45 | 5.8 |
| Knowledge of exercising supplementary health insurance rights | *N* | 36 | 23 | 7 | 0 | 0 | 3 |
| | % | 52.17 | 33.33 | 10.14 | 0 | 0 | 4.35 |
| Communication skills | *N* | 41 | 24 | 1 | 0 | 0 | 1 |
| | % | 61.19 | 35.82 | 1.49 | 0 | 0 | 1.49 |

NOTES Column headings are as follows: (1) especially important, (2) very important, (3) important, (4) little important, (5) it doesn't matter at all, (6) I would not know.

experience in various fields of health care helps to interpret correctly the intended health treatment of the insured person.

Research questions RQ2 and RQ3 were examined using the factor analysis. First, all the sets of questions that were related to the satisfaction of the insured with the AC were identified:

- estimated time of insurance case resolution (4 sub-sets);
- evaluation of the AC properties (11 sub-sets);
- evaluation of satisfaction with AC services (7 sub-sets);
- AC's Quality Assessments (13 sub-sets).

Respondents were able to answer each of the sub-sets by a choice on a five-point Likert scale: Very unsatisfied, I'm not satisfied, Neither satisfied nor dissatisfied, Satisfied, Very satisfied.

Before performing the factor analysis, the data were analysed with a Pearson correlation test. The results showed that some values have

TABLE 3 Spearman Correlation Coefficient

| Item | $r$ | $p$ |
|---|---|---|
| Accuracy in the management of insured data | 0.640 | <0.001 |
| Understanding the needs and requirements of policyholders | 0.700 | <0.001 |
| Fulfilment of promises, agreements | 0.436 | 0.006 |
| Transparency of authorization | 0.682 | <0.001 |
| Transparency of cover letters | 0.684 | <0.001 |
| Access to the appropriate contact person | 0.622 | <0.001 |
| Phone response speed | 0.658 | <0.001 |
| Complaints handling | 0.282 | 0.112 |
| Resolving reclamation | 0.233 | 0.192 |
| Informing policyholders | 0.502 | 0.001 |

NOTES Due to the space limitation of paper, only Spearman's analysis is shown because the table of Factors of Satisfaction with the AC is extensive.

a strong correlation ($r > 0.8$), which is present in questions of the same set. Some measurements, however, either have no statistically significant association (statistical significance $p > 0.05$) or have a very weak correlation ($r < 0.2$), which is present for questions from different sets.

In order to get one measurement i.e. factor which represents satisfaction of respondents with AC, exploratory factor analysis of all sub-sets was performed. The recognized factor was called satisfaction. The principal axis factoring method was used to find the satisfaction factor. In order to rotate the factor model estimation the Varimax method was used. When constructing the factors, the standard limit of 0.3 for the factor weights was used, so the following variables have fallen out: time to reject insurance, time to resolve complaints, resolve complaints and resolve reclamation.

The result of Bartlett's test of sphericity indicates that the variables are interrelated and the factor obtained is valid ($p < 0.05$). The obtained factor explains as much as 40.2% of the variance of satisfaction of all respondents.

In reviewing the correlations of satisfaction with AC a non-parametric test was used, i.e. Spearman Correlation Test, which results are presented in table 3.

Based on the analysis, the response to RQ2 refers to variables that are statistically significantly related to user satisfaction. The strongest positive correlation with satisfaction and understanding of the needs and requirements of the insured persons is the strongest ($r = 0.7$). This is followed by transparency of cover letters ($r = 0.684$) and authorization review ($r = 0.682$). Of all the factors that are statistically significantly related to insured's satisfaction, the weakest correlation has the fulfilment of promises and agreements ($r = 0.436$).

To find the answer to RQ3's research question on how to increase AC user's satisfaction, a factor analysis results were used to identify the satisfaction factor. Variables with the highest factors weights value, which also have the greatest impact on AC user satisfaction, are:

- explaining the purpose of the treatment and possible follow-up procedures, interventions (0.942);
- ordered treatment was performed as expected (0.859);
- understanding the needs and requirements of policyholders (0.829).

With increased attention to these aspects, insureds' satisfaction with AC would also increase the most. Therefore, when dealing with an AC insurance case, it is very important to focus on an in-depth explanation to policyholders of what the purpose or the intended treatment is (0.942). It should be emphasize the importance of many years of work experience of health care professionals in AC and the importance of knowledge of different fields of work, since the latter contributes to the proper health treatment of the insured.

The satisfaction of the insured with the AC is also greatly influenced by the expectation of ordered medical treatment (0.859). This variable is also confirmed by the fact that it is very important for the insured person to explain the course of the medical treatment before the hearing, so that he or she can create a realistic expectation of the intended health service.

The third most important variable, for the satisfaction of policyholders with AC, is in understanding the needs and requirements of policyholders (0.829). This variable is strongly related to the communication skills of AC employees, since only good communication between the insured person and the AC employee can ensure a proper understanding of the insured's needs and desires and, consequently, lead to a satisfied insured person.

Regarding the RQ4 research question, 'How to improve the work process in the assistance centre?' focus group interview was performed. In order to obtain an answer to the RQ4, the internal documents of the selected insurance company on the work process of the AC (Triglav zdravstvena zavarovalnica 2013) was reviewed. With the help of interview with the AC's employees, the opinions of about the work process in the AC from another perspective were gained and improvement proposals were defined as follows:

- Continuous education of employees in the AC on communication skills;
- Focus on the needs/wishes/requirements of policyholders regarding health care providers;
- Orientation towards the needs/wishes/requirements regarding the interpretation of the envisaged health services;
- Updating the computer program to speed up the handling of insurance cases;
- Updating of a computer program for automated verification of the formal, substantive, procedure suitability of insurance cases;
- For faster response of the AC to move lunch time for employees with a non-slip schedule;
- To include additional employees in the AC during the maximum frequency of calls, who would receive calls and, based on callers needs address the needs of policyholders as a matter of priority;
- Additional training of call centre employees would also contribute to a faster response of the AC, as certain information would be processed at the level of the call centre. As a result, there would be fewer calls to the AC during the busiest hours;
- To employ additional medical staff in the AC (the most expensive proposal).

Findings and improvement proposals can be tied to several researches about; training and education of employees (Cartwright-Vanzant 2010; Mevissen et al. 2012; Zichello and Sheridan 2008), focus on the needs/wishes/requirements of policyholders (Adam et al. 2012; Ferreira et al. 2015), computer programs (Rath and Pattanayak 2019), and additional employees (Ekberg et al. 2014 by Babac et al. 2019).

## Conclusion

The case study focused on the satisfaction of the insured with AC of the selected insurance company. Through the method of surveying the insured persons, in-depth insight into the satisfaction of AC users was gained. Through a focus group interview of AC employees, an employee opinion on the impact of the work process on the satisfaction of the insured persons was obtained (Adam et al. 2012). The study confirmed the opinion of the Zichello and Sheridan (2008) that health-educated personnel play a very important role in health insurance companies in dealing with insurance cases. Used Triangulation (interview, questionnaire for insured persons and documents analysis) in the survey allowed to obtain opinions from different perspectives on the important attributes of employees with health education at the assisting centre, as these influence the reflection of the satisfaction of the insured persons.

Interview with employees of the AC revealed that the work process was not optimal due to the rapid increase of the insurance cases. They believe that changes in the work process and upgrading of the information system are needed to facilitate and faster handling of insurance cases. Based on the answered questionnaires of AC users, it was found that the insured persons did not feel the lack of efficiency of the working process (Novak and Janeš 2019) in the AC when dealing with insurance cases.

Investigation supported findings on answers to research questions (RQ): Answer to RQ1 led to the realization that it is important for the insured persons to receive clear instructions on the desired service or health care provider. Regarding the answer to RQ2: The factor that is the most statistically positively related to user satisfaction is the 'understanding the needs and requirements of policyholders'. Answer to third RQ3 was achieved with findings on the most influential factors regarding the satisfaction of the insured (explaining the purpose of the treatment and possible follow-up procedures, interventions (0.942); ordered treatment was performed as expected (0.859); understanding the needs and requirements of policyholders (0.829); table 3). Answer to research question RQ4, was found through focus group interview with AC employees and review of the internal documentation of the insurance company (Triglav zdravstvena zavarovalnica 2013). Based on the obtained answers to the research questions suggestions for improvements were made out.

The high level of satisfaction of the insured with the AC will probably also mean the expansion of new insured persons with additional health insurance. As a result, it will affect faster specialist treatment and faster diagnosis for policyholders. However, directly raising the insured persons of the selected insurance company will contribute to lower mortality of the population, as they will be faster to get diagnoses or treatment (Mold 2017).

Presented research has also some limitations: Firstly the survey period was limited by time and relatively small sample of respondents; and secondly investigation considers only one health insurance Company. Research on the factors that influence the satisfaction of the insured persons with the ACs should be extended to other health insurance companies on Slovenian and EU markets in order to acquire new insights and findings.

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# Business Maturity Models for Small and Medium-Sized Enterprises: A Systematic Literature Review

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Small and medium-sized enterprises (SMEs) play a key role in national economies around the world but face pressure to sustain their competitiveness in domestic and global markets. SMEs should check their position periodically and figure out what they need to do next. Maturity models are suitable tools for documenting SMEs' current state, for developing the company's future vision and path and for comparing capabilities between companies. This study's aim is to obtain an overview of existing maturity models focused on SMEs by conducting a systematic literature review (SLR) of the publications on business maturity models from the lens of SMEs. As a result of this study, a growing trend for business maturity models for SMEs is identified and future research opportunities for SME maturity research are suggested.

*Key words:* SMEs, maturity model, business maturity model, systematic literature review

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## Introduction

Small and medium-sized enterprises (SMEs) play a key role in national economies around the world, generating employment, adding value and contributing to innovation (Organisation for Economic Co-Operation and Development 2017). SMEs represent a major part of most modern economies and form the backbone of countries' national economies (European Commission 2011; Saarela et al. 2015; Storey 2014). Due to global competition, technological advances and consumers' changing needs, SMEs are under tremendous pressure to sustain their competitiveness in domestic and global markets (Singh, Garg, and Deshmukh 2008). More than large companies, SMEs face resource constraints in terms of finance, information, management capacity, etc. (Hollenstein 2005) and they have fewer human resources than larger firms to screen the external environment for valuable information (Spithoven, Vanhaverbeke, and Roijakkers 2013).

As a standard international definition of SME does not exist, this study uses the definition from the Organisation for Economic Co-Operation and Development (2017), which refers to SMEs as firms employing up to 249 persons. Like other enterprises, SMEs should check periodically how they are fulfilling their growth goals to determine if they should change their business behaviour to reach those goals (Lent and Brown 2006). As mapping the developmental stage of businesses is complicated, business maturity models usually focus on a single aspect of business (Naskali et al. 2018), and assessment is often done using different kinds of maturity models that measure a company's ability for continuous improvement (Fraser, Moultrie, and Gregory 2002). There are comprehensive reviews of business maturity models for example related to business process management (Röglinger, Pöppelbuß, and Becker 2012; Tarhan, Turetken, and Reijers 2016), software processes (von Wangenheim et al. 2010), project management (Backlund, Chronéer, and Sundqvist 2014), process improvement (Helgesson, Höst, and Weyns 2012) and information systems (Mettler, Rohner, and Winter 2010). However, reviews of business maturity models for SMEs are lacking. We aim to obtain an overview of the existing business maturity models for SMEs by answering the following research question:

> *What are the existing business maturity models for* SMEs
> *and what do they focus on?*

To answer this question, this article reviews what kind of business maturity models for SMEs are currently offered in the literature in order to estimate the need for new models. This review is performed by conducting a systematic literature review (SLR) on business maturity models for SMEs.

## Maturity Models

Maturity models 'typically represent theories about how an organization's capabilities evolve in a stage-by-stage manner along an anticipated, desired, or logical path' (Röglinger, Pöppelbuß, and Becker 2012, 4). Practitioners' adoption of maturity models and researchers' academic interest in maturity models have been increasing (Becker, Knackstedt, and Pöppelbuß 2009). Nowadays, the market is replete with different types of maturity and growth models that are designed to be used in general or specific business fields. Due to changes in the business environment, the need for specific models has increased in the SME business field (Saarela et al. 2018). Maturity models may help to determine where SMEs stand and figure out what they need to do next. Since the widely used and popular Capability Maturity Model (CMM) was launched by the Software Engineering Institute over two decades ago (Paulk et al. 1993), hundreds of maturity models have been proposed by practitioners and researchers across multiple domains (Naskali et al. 2018; Pöppelbuß and Röglinger 2011). Maturity models have a long history and models are developed for various purposes. Many maturity models have also been developed by consultants and associations (e.g., Anderl et al. 2015; Felch, Asdecker, and Sucky 2019). Maturity model research has been applied in more than 20 domains, but it is still heavily dominated by software development and software engineering models (Wendler 2012).

According to Mettler, Rohner, and Winter (2010, 334), 'maturity implies evolutionary progress in the demonstration of a specific ability or in the accomplishment of a target from an initial to a desired or normally occurring end stage.' Maturity models divide evolutionary progress into a sequence of levels or stages that form a logical path from an initial state to a final level of maturity (Becker, Knackstedt, and Pöppelbuß 2009; Mettler, Rohner, and Winter 2010). These levels and stages are used in maturity models to derive and prioritise improvement measures and control the progress of change (Iversen, Nielsen, and Norbjerg 1999).

(De Bruin et al. 2005) have identified descriptive, comparative and prescriptive purposes for developing a maturity model. Becker, Knackstedt, and Pöppelbuß (2009), De Bruin et al. (2005), Iversen, Nielsen, and Norbjerg (1999), Maier, Moultrie, and Clarkson (2009) and Pöppelbuß and Röglinger (2011) clarified that maturity models serve a descriptive purpose if they are applied for 'as-is' assessments where the current capabilities of the entity under investigation are assessed with respect to given criteria, a comparative purpose if they allow for internal or external benchmarking and the maturity levels of similar business units and organisations can be compared, or a prescriptive purpose if they indicate how to identify desirable maturity levels and provide guidelines on improvement measures.

Business maturity models provide information about a company's current status and how to improve it (Röglinger, Pöppelbuß, and Becker 2012) and offer a simple but effective tool to measure companies' capabilities and contribute to transformation and the development of competencies in companies by initiating a change process (Mettler, Rohner, and Winter 2010; Wendler 2012). They can also be used in developing a company's future vision and path, as benchmarking tools to compare firms with each other to set development goals or as self-review frames and managerial tools for self-improvement action (Felch, Asdecker, and Sucky 2019; Leino et al. 2017; Röglinger, Pöppelbuß, and Becker 2012). Many business maturity models have roots in CMM (Paulk et al. 1993; Wendler 2012), and have adopted CMM's five-level approach (level 1 – initial, level 2 – managed, level 3 – defined, level 4 – quantitatively managed and level 5 – optimised), which describes an evolutionary path of increasingly organised and systematic maturity stages.

Business maturity models are either generic or specific maturity models. Generic maturity models can be applied generally, whereas specific maturity models are designed and applied mainly to a specific business type (Blondiau, Mettler, and Winter 2016). Moreover, business maturity models can be classified based on the business type targeted. (Jones, Muir, and Beynon-Davies 2006) noted that three main business types are identified within the models: SMEs, large enterprises and non-specific companies.

Business maturity models have also been subject to criticism. For instance, they have been characterised as 'step-by-step recipes' that simplify business reality (Pöppelbuß and Röglinger 2011). Maturity models have faced questions on their lack of empirical foundation and validity (Lasrado, Vatrapu, and Andersen 2015; Mettler 2011; Pöppelbuß and Röglinger 2011). Researchers have criticised maturity models for differing quality: for instance, Mettler (2011) states that most maturity models are based on 'good practice' or 'success factors' derived from projects that have demonstrated favourable results. (Lasrado, Vatrapu, and Andersen 2015) observed that empirically validated maturity models are quite rare. According to these criticisms, models have mistaken structural assumptions (Lasrado, Vatrapu, and Andersen 2015), and they tend to neglect the potential existence of multiple equally advantageous development paths (Teo and King 1997). Further criticism refers to narrow design methods, unsatisfactory documentation of the design process, the many almost identical maturity models and a non-reflective adoption of the CMM approach (Becker, Knackstedt, and Pöppelbuß 2009; Iversen, Nielsen, and Norbjerg 1999; Lasrado, Vatrapu, and Andersen 2015; Mettler 2011; Pöppelbuß and Röglinger 2011). According to criticism, maturity models should not focus on a series of levels toward a predetermined 'final state' but on the factors that influence evolution and change (King and Kraemer 1984; Naskali et al. 2018).

## Systematic Literature Review to Identify Maturity Models in SME Context

SLRS are well suited to identify gaps in the literature, generate recommendations for future research and reduce selection and data extraction bias (Grant and Booth 2009). Selection bias (when the author chooses only the research material which is consistent with their personal research goals and opinions) is minimised by defining clear inclusion and exclusion criteria for the literature review prior to the literature review (Liberati et al. 2009). Data extraction bias (when the author takes too much or too little data from included studies) is minimised by extracting research findings with a standardised form and reviewing them with a minimum of two reviewers (Nightingale 2009; Liberati et al. 2009).

According to Armstrong et al. (2011, 147), 'Systematic reviews use a transparent and systematic process to define a research question, search for studies, assess their quality and synthesise findings qualitatively or quantitatively.' SLRS are based on clearly formulated research questions, appraise the quality of reviewed literature and identify relevant literature systematically according to specific criteria to give an unbiased and balanced summary of the literature around the topic (Khan et al. 2003). SLRS' advantage over traditional literature reviews is their explicit presentation of the method of search, appraisal, synthesis and analysis of the literature (Grant and Booth 2009).

## Systematic Literature Review Method

We first examined high-quality entrepreneurship-related peer-reviewed journals to identify best practices to include in the SLR. The 'Association of Business Schools Academic Journal Quality Guide' (https://charteredabs.org/academic-journal-guide-2018-view/), and the 'Australian Business Deans Council Journal Rankings List' (https:

TABLE 1 SLR Method

| Step | Description |
|---|---|
| 1 Justifying the use of SLR | Choice of the SLR over the traditional maturity model is decided. |
| 2 SLR scope | Research material and database focus are defined. |
| 3 Search argument | Keywords used and other search arguments are defined. |
| 4 Systematic search | A systematic search is conducted according to set practices to identify the group of articles. |
| 5 Classification process | A classification process is used to modify the group of articles. |
| 6 Data matrix | Comparable data is extracted and summarised in matrix format. |

//abdc.edu.au/research/abdc-journal-list/2016-interim-review) were used to identify high-quality peer-reviewed entrepreneurship journals. Five high-quality journals were selected: *Small Business Journal, Journal of Small Business Management, Journal of Business Venturing, Entrepreneurship* and *Regional Development, Entrepreneurship, Theory and Practice.* SLR articles from these journals was read, and findings from them were used together with SLR background knowledge to define the SLR method for this article (table 1). This step-by-step SLR method is described in the following section.

### JUSTIFYING THE USE OF SLR (STEP 1)

As described, SLRs help give an unbiased and more balanced summary of the literature compared to traditional literature reviews. SLRs are well suited to identify gaps in the literature, generate recommendations for future research and reduce selection and data extraction bias, which may occur when large datasets are processed. Finally, SLRs increase the reliability of the literature review and make it more transparent for future studies. With these factors in mind, the use of SLR over the traditional literature review method felt well-grounded, and we decided to use SLR.

### SLR SCOPE (STEP 2)

A clear focus for the research material and the databases to be used was set to minimise selection bias and increase the SLR's transparency. The scope of the SLR was business articles written in English with a business focus and published in peer-reviewed journals, as they are recognised as well-validated knowledge that is more likely to have a bigger impact in scientific research than articles published in other sources (Podsakoff et al. 2005). The research databases selected to identify articles were Scopus and the Web of Science, which are considered to be among the most extensive academic databases for scientific knowledge (Guz and Rushchitsky 2009). Subject area filters were decided for both databases to narrow the search to the business field. In Scopus, the subject area 'Business, Management and Accounting' was used, whereas in Web of Science the subject area 'Business & Economic' was used.

### Search argument (step 3)

The keywords used and the search processes were defined step by step. As a starting point, the search was narrowed first to article titles and abstracts. Test searches were first conducted in Scopus with test keywords to get a better understanding of the topic. The conjunction 'OR' was used between keywords in the test search lists and the wildcard character '*' was used at the end of each keyword to take different words with the same stem into account.

Distinct topic groups were then defined to group similar keywords together to simplify the search process. This led to the creation of two topic groups: 'maturity-related' and 'SME-related.' Keywords from the test searches were divided into these topic groups. If the keyword did not fit one of the topic groups, it was discarded. The topic groups were then used together in the following test searches by using the conjunction 'AND' between topic groups and 'OR' between keywords in the topic group as before. After some follow-up searches and changes in topic groups, the final versions of topic groups are defined in table 2.

### Systematic search (step 4)

The topic group pair used to conduct the final search in Scopus and Web of Science found 162 articles in the 'Business, Management and Accounting' subject area in Scopus and 18 articles in the 'Business & Economic' subject area in the Web of Science. Eleven duplicate articles were removed from the search results, leaving 169 articles. Nine articles that were not in English or that were conference papers were removed, leaving 160 articles.

### Classification process (step 5)

The classification process introduced by Thorpe et al. (2005) was used to limit the article group only to the articles that proposed a new maturity model in the SME context. The articles were assigned into three groups, according to set classification criteria: relevant studies

TABLE 2 Chosen Topic Groups

| Topic group | Description | Keywords |
|---|---|---|
| Maturity-related | Topic group that includes maturity related terminology | maturity model, maturity matrix, maturity grid, maturity framework, maturity level |
| SME-related | Topic group that includes company related terminology | micro-company, micro-enterprise, micro-firm, micro-business, microcompany, microenterprise, microfirm, microbusiness, micro company, micro enterprise, micro firm, micro business, small firm, small business, small organisation, small organization, small enterprise, SME, small and medium-sized enterprise, small and medium-sized firm, small and medium-sized organization, small and medium-sized organisation |

TABLE 3 Used Classification Process Step by Step

| Phase of inclusion-exclusion process | Number of articles |
|---|---|
| Before 1st classific. process | 160 |
| 1st classific. process: A, B, C grouping | 62 (group A), 61 (group B) and 37 (group C) |
| 1st classific. process: re-review | 67 (group A) and 93 (group C) |
| 2nd classific. process: A, B, C grouping | 20 (group A), 3 (group B) and 44 (group C) |
| 2nd classific. process: re-review | 20 (group A) and 47 (group C) |
| After 2nd classific. process | 20 |

(A), studies in which the relevance was still unclear (B) and non-relevant studies (C). When all the articles were assigned to these groups, articles in group B were re-reviewed and assigned either to group A or C, and articles in group A were taken forward to further review (Thorpe et al. 2005). We applied the classification process twice with multiple reviewers to minimise selection bias. During the first classification process, the articles' title and abstract were read and the articles were classified into groups A, B and C, according to the first classification criteria, which was 'title and/or abstract of the article includes SME and maturity perspective.' This left 67 articles in group A.

During the second classification process, the group A articles' abstract and full text were read, and the articles were classified into groups A, B and C, according to the second classification criteria, which was 'according to the abstract or full text of the article, the article creates or refines a business maturity model for SMEs.' This

TABLE 4 Article Comparison Matrix

| Reference | Name | Industry | Focus | Levels |
|---|---|---|---|---|
| Adrodegari and Saccani (2020) | A maturity model for the servitisation of product-centric companies | General | Servitisation maturity model for companies | 5 |
| Cataldo et al. (2020) | Towards an integrated maturity model of system and e-business applications in an emerging economy | General | Integrated maturity model of business systems and e-business applications | 3 |
| Batista et al. (2019) | Knowledge management for food supply chain synergies-a maturity level analysis of SME companies | Food manufacturing | SME knowledge management adoption maturity model | 4 |
| Omotayo et al. (2019) | Systems thinking and CMM for continuous improvement in the construction industry | Construction | Capability maturity model (CMM) for SME construction companies in Nigeria | 5 |
| Pirola, Cimini, and Pinto (2019) | Digital readiness assessment of Italian SMEs: a case-study research | General | Industry 4.0 digital readiness maturity model for SMEs | 5 |
| Parra et al. (2019) | A maturity model for the information-driven SME | General | Information-driven decision-making process maturity model for SMEs | 5 |
| Andriani et al. (2018) | Aligning business process maturity level with SMEs growth in Indonesian fashion industry | General | Business process maturity model for SMEs | 5 |
| Isoherranen and Ratnayake (2018) | Performance assessment of microenterprises operating in the Nordic Arctic region | General | Operational excellence maturity model for microenterprises in the Nordic Arctic region | 5 |

*Continued on the next page*

left 20 articles in group A, which formed the final article group. A summary of the classification criteria can be seen in table 3.

### DATA MATRIX (STEP 6)

To minimise data extraction bias, visualise the data and straightforwardly follow the analysis processes, comparable data was combined from the article group into a matrix form. Five categories reference, name, industry, focus and levels, were used to gather the data from the article pool. An article comparison matrix for the final article group is in table 4.

TABLE 4 *Continued from the previous page*

| Reference | Name | Industry | Focus | Levels |
|---|---|---|---|---|
| Igartua, Retegi, and Ganzarain (2018) | IM2, a maturity model for innovation in SMES | General | Innovation maturity model tool for small enterprises | 5 |
| Mamoghli, Cassivi, and Trudel (2018) | Supporting business processes through human and IT factors: A maturity model | General | Maturity model related to IT and human factors which improves companies' business processes | 3 |
| Prashar (2017) | Energy efficiency maturity (EEM) assessment framework for energy-intensive SMES: Proposal and evaluation | General | EEM framework for energy-intensive SMES | 5 |
| Triandini, Djunaidy, and Siahaan (2017) | A maturity model for e-commerce adoption by small and medium enterprises in Indonesia | General | E-commerce maturity model for Indonesia SMES | 4 |
| Tontini et al. (2016) | Maturity model of procurement and supply management in small and medium-size enterprises: A benchmarking of hospitals and metal-mechanic companies | General | Procurement and supply management maturity model for SMES | 4 |
| Boonsiritomachai, McGrath, and Burgess (2016) | Exploring business intelligence and its depth of maturity in Thai SMES | General | Business intelligence maturity model for SMES | 5 |
| Ganzarain and Errasti (2016) | Three stage maturity model in SMES towards industry 4.0 | General | Industry 4.0 stage process model for companies | 5 |

*Continued on the next page*

## Results

The results were derived by combining knowledge from the article comparison matrix, the articles' full texts and the article analyses gathered from Scopus and the Web of Science. According to our findings, the article groupings revealed that the trend of SME business maturity model research has been growing steadily in recent years (table 5).

The articles' subject areas were compared in Scopus to identify what other subject areas were included in addition to business, management and accounting (table 6). Engineering, computer science and decision science were identified as the other most common sub-

TABLE 4 *Continued from the previous page*

| Reference | Name | Industry | Focus | Levels |
|---|---|---|---|---|
| Powell, Riezebos, and Strandhagen (2013) | Lean production and ERP systems in small- and medium-sized enterprises: ERP support for pull production | General | ERP system capability maturity model for SMES | 5 |
| Savino, Mazza, and Ouzrout (2012) | PLM maturity model: A multi-criteria assessment in southern Italy companies | Electro-mechanical | PLM maturity model based on an AHP multi-criteria method for SMES | 5 |
| Sinha et al. (2011) | Maturity measurement of knowledge-intensive business processes | General | Business process maturity model for SMES | 5 |
| Plomp and Batenburg (2010) | Measuring chain digitisation maturity: An assessment of Dutch retail branches | Retail | Chain digitisation maturity model for Dutch retail sector | 4 |
| Sturkenboom, Van Der Wiele, and Brown (2001) | An action-oriented approach to quality management self-assessment in small and medium-sized enterprises | General | Quality management maturity model for SMES | 5 |

TABLE 5 Publication Trend of Articles in the Article Group

| Year | Number | Year | Number | Year | Number | Year | Number |
|---|---|---|---|---|---|---|---|
| 2001 | 1 | 2006 | 0 | 2011 | 1 | 2016 | 3 |
| 2002 | 0 | 2007 | 0 | 2012 | 1 | 2017 | 2 |
| 2003 | 0 | 2008 | 0 | 2013 | 1 | 2018 | 4 |
| 2004 | 0 | 2009 | 0 | 2014 | 0 | 2019 | 4 |
| 2005 | 0 | 2010 | 1 | 2015 | 0 | 2020 | 2 |

ject area foci. Multiple articles emphasized the large role of SMES in the economy (e.g., Batista et al. 2019; Isoherranen and Ratnayake 2018; Andriani et al. 2018). Many articles also agreed that there is a lack of maturity models developed for SMES (Sinha et al. 2011; Igar-

TABLE 6 Trend of Article Publication in the SME Article Group

| Subject area | Number of articles |
|---|---|
| Engineering | 8 |
| Computer Science | 5 |
| Decision Science | 5 |
| Energy | 1 |
| Environmental Science | 1 |

TABLE 7 Similarities Identified between the Analysed Maturity Models

| Grouping criteria | Description |
|---|---|
| Digital focus | Many maturity models had a digital theme. These included E-business (Cataldo et al., 2020), business intelligence (Boonsiritomachai, McGrath, and Burgess 2016), industry 4.0 (Ganzarain and Errasti 2016; Pirola, Cimini, and Pinto 2019), ERP (Powell, Riezebos, and Strandhagen 2013), PLM (Savino, Mazza, and Ouzrout 2012) and IT (Mamoghli, Cassivi, and Trudel 2018). |
| CMM focus | There were two CMM-based models: construction CMM in Omotayo et al. (2019) and ERP CMM in Powell, Riezebos, and Strandhagen (2013). |
| Holistic approach | Many articles considered company aspects holistically in their maturity models (e.g., Isoherranen and Ratnayake 2018; Igartua, Retegi, and Ganzarain 2018; Sinha et al. 2011; Sturkenboom, Van Der Wiele, and Brown 2001; Pirola, Cimini, and Pinto 2019). |
| Clear topic focus | Some articles had a distinct topic of focus, including E-commerce (Triandini, Djunaidy, and Siahaan 2017) and energy efficiency (Prashar 2017). |
| Supply chain focus | Multiple articles had a supply chain focus in their maturity models (e.g., Batista et al. 2019; Isoherranen and Ratnayake 2018; Tontini et al. 2016). |

tua, Retegi, and Ganzarain 2018; Triandini, Djunaidy, and Siahaan 2017; Tontini et al. 2016; Sturkenboom, Van Der Wiele, and Brown 2001). They felt that existing models had mainly been developed for larger companies and were either a bad fit for the SME context (Triandini, Djunaidy, and Siahaan 2017) or too complex for SMEs (e.g., Sinha et al. 2011; Sturkenboom, Van Der Wiele, and Brown 2001; Adrodegari and Saccani 2020). Additionally, most of the articles addressed SME challenges in their business maturity models. In most cases, SMEs' limited resources were identified as the biggest challenge that should be considered when SME business maturity models are created (e.g., Adrodegari and Saccani 2020; Batista et al. 2019; Prashar 2017; Sinha et al. 2011; Plomp and Batenburg 2010). Furthermore, many articles identified small workforces (Batista et al. 2019; Omotayo et al. 2019), inadequate workforce experience (Adrodegari and Saccani 2020; Prashar 2017), and the complexity of the business topic (Pirola, Cimini, and Pinto 2019; Powell, Riezebos, and Strandhagen 2013; Omotayo et al. 2019) as challenges that should be considered when SME business maturity models are created.

Sixteen articles did not have a specific industry focus, whereas four articles had a clear industry focus. Moreover, there were no clear industry trends. Most of the articles ($n = 14$) used five maturity levels in their maturity models (e.g., Adrodegari and Saccani 2020; Omotayo et al. 2019). The remaining articles used either three, four or six maturity levels (e.g., Cataldo et al. 2020; Batista et al. 2019). The focus of the maturity models varied greatly between the articles. However, some other similarities were found between the articles, and they were grouped together (see table 7).

Nine articles incorporated a country or local area focus in their business maturity model, including: South America ($n = 1$), Africa ($n = 1$), Europe ($n = 4$) and Asia ($n = 3$). Some of these articles emphasised the differences in the SME maturity models between countries. Further, Omotayo et al. (2019) and Cataldo et al. (2020) highlighted the need for SME maturity models in the developing country context. Moreover, some of the articles argued that existing maturity models even in an SME context have been biased towards developed economies and thus cannot be applied in developed countries with good results (e.g., Cataldo et al. 2020; Triandini, Djunaidy, and Siahaan 2017).

## Discussion

The goal of this article was to present an overview of existing business maturity models for SMEs and to learn more about their foci. This was achieved by conducting a SLR, which led to the identification of 20 articles that created or refined a business maturity model. These articles were then analysed to fulfil the goal of the present work. The analysis revealed that there is a growing trend of business maturity model research in the SME context. Existing SME business model research is diverse, but some similarities can be observed between the models. For example, there are many models that have a digital theme (e.g., Powell, Riezebos, and Strandhagen 2013; Mamoghli, Cassivi, and Trudel 2018). These findings are also consistent with the findings of Van Looy, Poels, and Snoeck (2017), who reported that maturity models typically focus on project management, knowledge management, business-IT alignment, or specific process types, such as software processes.

According to our findings, limited resources, small workforces, inadequate workforce experience and topic complexity are the most common SME challenges that are addressed in SME business maturity research. Many articles described a lack of SME-focused maturity models and emphasized the SME focus in their models (e.g., Sinha et al. 2011; Igartua, Retegi, and Ganzarain 2018). Some of the articles highlighted the need to design more SME business maturity models specifically in the developing economy context (Omotayo et al. 2019; Cataldo et al. 2020). These findings open up many research opportunities for future studies. The results strongly suggest that there is still a need for SME-focused business maturity models. Future research could also expand into other types of maturity models to identify if there are similar trends in the bigger research context. Further exploration should be done to identify SME business maturity model differences between developing and developed countries to improve future models.

Based on the findings, the overarching concern is that there is a lack of micro-enterprise-focused maturity models. Despite the fact that micro-companies are the dominant sub-group of SME enterprises in the economy (Saarela et al. 2018), only five articles mentioned micro-enterprises (Andriani et al. 2018; Prashar 2017; Igartua, Retegi, and Ganzarain 2018; Tontini et al. 2016; Isoherranen and Ratnayake 2018), and only two articles considered micro-enterprises as a sub-group of SMEs in their business maturity models (Isoherranen and Ratnayake 2018; Igartua, Retegi, and Ganzarain 2018).

According to the authors, the SLR was designed and implemented successfully, but the need for improvement was also identified. Basic SLR practices were fulfilled; the SLR was based on a clear research question, the quality of the literature was reviewed, and the SLR process was systematically conducted step-by-step. Clear inclusion-exclusion criteria were defined and followed in advance to minimize selection bias. Additionally, a matrix form was used to gather data systematically from the articles and was reviewed by multiple authors to minimize data bias. However, when the findings from the article group were identified, the full texts of the articles were still used to confirm some findings. Ideally, only the data in the matrix-form should have been used to minimize data bias.

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# *Abstracts in Slovene*

## Preučevanje potreb po usposabljanju na področju podnebnih sprememb in trajnostne porabe energije na primeru lokalne uprave

*Iudit Bere-Semeredi, Anca Draghici in Gabriela Fistis*

Podnebne spremembe so nova realnost, ki vpliva na življenje v mestih in v stroškovnem smislu pomembno vpliva na mestno infrastrukturo, storitve, stanovanja in zdravje ljudi. Čeprav so mesta tako povzročitelji podnebnih sprememb kot tudi prizorišča sprememb, je vendarle opaziti zaskrbljujoče pomanjkanje zadostnih dokazov o njihovi učinkovitosti in zmožnostih opravljanja te vloge. Namen prispevka je zato izpostaviti možen način pristopa k spremembam na organizacijski, skupinski in individualni ravni z usposabljanjem in vodenjem, usmerjenim k premagovanju ovir ter poglabljanju razumevanja o načinih za dosego višje učinkovitosti javne uprave. Rezultati anketnih vprašalnikov razkrivajo dejansko stanje razumevanja podnebnih sprememb in izzivov, povezanih z energijo in trajnostjo, ter poudarjajo potrebo po usposabljanjih posameznikov in skupin, ki izvajajo energetske in podnebne strategije na omenjenih področjih. Raziskava prav tako ponuja nabor informacij o glavnih učnih virih in vlogi vodstva pri nudenju podpore učnemu okolju.

*Ključne besede:* podnebje, spremembe, energija, upravljanje, usposabljanje, vodenje
*Management* 15 (2): 87–97

## V iskanju ravnovesja med ustavnimi človekovimi pravicami in njihovimi omejitvami: obvladovanje krize pandemije covid-19 v Sloveniji

*Saša Zupan Korže*

Nefarmacevtski ukrepi, ki so jih za prenehanje širjenja virusa covid-19 sprejele vlade po svetu, so omejili nekatere osnovne človekove pravice državljanov in podjetij. Začasna omejitev gibanja, druženja in opravljanja dejavnosti so le nekatere izmed njih. Namen prispevka je sintetizirati in kritično razpravljati o tem, kako je Vlada Republike Slovenije spomladi 2020 obvladala krizo epidemije covid-19 v državi. Sinteza in razprava temeljita na pregledu dogodkov v Sloveniji, ocenjenih z vidika interpretacije človekovih pravic. Rezultati kažejo, kako je bila za obvladovanje pandemije covid-19 uporabljena pravna tehnika. Poleg tega razkrivajo, da obstaja tanka meja med upravičeno zaščito javnega interesa za prenehanje širjenja virusa in neupravičenimi omejitvami ustavnih pravic. Študija prispeva k nastajajoči literaturi o kriznem upravljanju s pravno tehniko in o zaščiti človekovih pravic v izjemnih okoliščinah.

*Ključne besede:* regulacije, covid-19, pandemija, ustavne pravice, krizno upravljanje
*Management* 15 (2): 99–120

## Študija primera zadovoljstva zavarovancev s asistenčnim centrom

*Aleksander Janeš in Martina Frančeškin*

Namen znanstvenega prispevka je razpravljati o dejavnikih, ki vplivajo na zadovoljstvo zavarovancev z asistenčnim centrom obravnavane zdravstvene zavarovalnice. V empiričnem delu raziskave so bili z uporabo vprašalnika za zavarovane osebe raziskani dejavniki, ki so pomembni za zadovoljstvo zavarovancev z asistenčnim centrom. Na podlagi ugotovitev empirične raziskave (vprašalnik za zavarovance in intervju z zaposlenimi v asistenčnih centrih) so bili opredeljeni predlogi za izboljšanje, ki lahko pomembno povečajo zadovoljstvo zavarovancev s storitvijo asistenčnih centrov. Ugotovitve študije primera in predlogi izboljšav so predstavljeni za upoštevanje in smiselno izvajanje oblikovalcem zavarovalnih politik in polic.

*Ključne besede:* zdravstvena zavarovalnica, zavarovanci, management procesov, imetniki zavarovalne police, zadovoljstvo
*Management* 15 (2): 121–136

## Modeli poslovne zrelosti za mala in srednje velika podjetja: sistematični pregled literature

*Peetu Virkkala, Martti Saarela, Kai Hänninen, Jaakko Kujala in Anna-Mari Simunaniemi*

Čeprav igrajo mala in srednje velika podjetja (MSP) ključno vlogo v nacionalnih gospodarstvih vsega sveta, pa se soočajo s pritiskom po ohranjanju lastne konkurenčnosti na domačih in globalnih trgih. MSP bi morala zato redno preverjati svoj položaj in načrtovati svoja nadaljnja prizadevanja. Zrelostni modeli predstavljajo primerno orodje za dokumentiranje trenutnega stanja MSP, prav tako pa tudi za razvoj prihodnje vizije in usmeritve podjetja ter za primerjavo zmogljivosti med posameznimi podjetji. Pričujoča študija na podlagi sistematičnega pregleda literature na temo modelov poslovne zrelosti skozi prizmo MSP ponuja pregled obstoječih zrelostnih modelov. V prispevku ugotavljamo, da trend oblikovanja modelov poslovne zrelosti znotraj MSP narašča, ter izpostavljamo bodoče raziskovalne možnosti na temo ocen zrelosti MSP.

*Ključne besede:* MSP, zrelostni model, model poslovne zrelosti, sistematičen pregled literature
*Management* 15 (2): 137–155