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Dear Readers,

It is our great pleasure to present to you another issue of the *Economic and Environmental Studies* journal. Your considerable interest in publishing scientific texts in our journal is an expression of trust that the academic community has for our Editorial Board.

Economic development brings numerous dilemmas and creates positive as well as negative implications for society and the environment. All this results in research activity whose measurable effects are publications presenting the results of conducted analyses.

The scientific topics concerning the development and level of innovativeness of European countries arouse unwavering interest of the Authors. Searching for causes and effects of differences between regions in terms of their level of innovative advancement seems to be crucial in this respect. This group of articles includes a paper on issues related to the assessment of the level of innovativeness of the Polish economy compared to the Visegrad Group (**Edyta Dworak, Maria M. Grzelak**). The Authors rightly note that in the context of increasing the innovative potential of the economies of the Visegrad Group, the Warsaw Declaration, signed in March 2017, which establishes a strategic alliance of the Visegrad Group countries, is a very important document. Another article is devoted to instruments supporting the level of innovativeness of Polish enterprises (**Paulina Nowak**). The analyses carried out by the Author allow for a synthetic assessment of the available support for the innovativeness of enterprises in terms of sources of financing as well as legal, institutional and infrastructure-related instruments. The conclusions formulated by the Author seem to be particularly valid and important from the point of view of the directions of further research. The issue concerning sources of financing of innovative undertakings in enterprises and the criteria for their selection is also continued in another article (**Jan Skonieczny, Aldona Malgorzata Dereń**). The Authors draw rather disturbing conclusions. Despite the availability of many different sources of funding for innovation, internal financing definitely dominates among Polish enterprises. The share of public and external funds in financing innovative activity is relatively small. The analysis of the future of knowledge-based

economy taking into account the spatial diversity of voivodships in Poland in 2009-2015 is found in another article (**Wacław Szymanowski**). The Author focused in particular on presenting a new approach to forecasting long-term trends of development of the economy, society, education, and culture. The subject of business models open to innovations was taken up in another article (**Zenon Pokojski**). The interviews conducted by the Author with the members of Grupa Azoty Puławy Consortium resulted in a model of a platform for cooperation between entities from various sectors which systemically combines open inbound and outbound innovations with the requirements of the business model. The presentation of the use of possible forms of cooperation between small and medium-sized service enterprises and business environment institutions can be found in the article of **Waldemar Glabiszewski, Dorota Grego-Planer and Katarzyna Liczmańska-Kopcewicz**. The Authors focused primarily on the multi-aspect analysis of cooperation of business environment institutions with small and medium-sized enterprises operating in the services sector, including the forms of support offered by BEIs and the degree of their use. The assessment of changes in the level of innovativeness of the Polish economy in the period 2007-2016 was presented in the article entitled *Innovation of the Polish Economy in Comparison with the EU Member States* (**Magdalena Węglarz**). The Author makes a comparative analysis of the Polish economy with the EU economies in 2010-2016. Social capital is an important determinant of smart development of the EU Member States. The aim of the article by **Iwona Skrodzka** is to examine the relationship between social capital and smart development, i.e. development based on knowledge and innovation, of the EU countries. In one of the articles presented in this issue, based on data obtained from the Households, Income and Labour Dynamics Survey in Australia (HILDA), the return on investment in education and professional experience of creative employees was assessed (**Kamil Zawadzki, Monika Wojdyło**). The Authors point to a greater wage gap existing among creative employees than among other employees. The article by **Edyta Gheribi and Nataliya Voytovych** entitled *Investments Prospects in Technology Transfer* is somewhat on the margin but still very close to the issues examined in this group of articles. The main objective of the article is to discuss policies fostering external transfer of technology and to describe the patterns of Direct Foreign Investment (FDI) relations among developed and developing countries as well as economies undergoing transformation. The threads of considerations presented in this issue related to the assessment and measurement of innovativeness, including support instruments, certainly do not exhaust the interest of Polish and foreign researchers in this subject area.

Among the texts devoted to environmental issues and sustainable development are articles *Structural Decomposition Analysis Applied to Energy Use in Poland* by **Paulina Stachura** and *An analysis of the accuracy of selected indicators for sustainability assessment of energy savings*

performance projects supporting the life cycle analysis by **Aldona Kluczek**. In another article, the management of sewage sludge, which is an increasingly growing problem in the municipal economy, was analysed (**Dorota Milek, Jolanta Latosińska, Zbigniew Dyk**). The Authors focused on presenting the characteristics of the innovative BIONOR SLUDGE technology, preparing an account of costs and indicating the importance of sludge management in local development. The results obtained from the conducted research have specific practical implications, especially for municipal authorities. The Authors have demonstrated that the monthly costs of operating the BIONOR SLUDGE technological line are lower than the monthly costs of storing or utilising sewage sludge. **Malgorzata Misztal** in the article entitled *On the Application of Selected Exploratory Data Analysis Methods to Assess Differences in the Level of Sustainable Development in the Environmental Domain of Voivodships in Poland* focused on the assessment of differences in the level of sustainable development of voivodships in Poland in 2008-2015 using for this purpose 7 environmental sustainability indicators belonging to three thematic areas (energy, air protection, waste management). The Author, using principal component analysis (PCA) and between-class PCA, confirmed the existence of differences between voivodships primarily due to the emission of air pollutants (gas and dust) from production plants causing particular public nuisance. Negative consequences of economic development are also presented by **Stanisław Ślusarczyk** and **Kamila Wrześcińska** in the article entitled *Negative Aspects of Information Society*. In the era of computerisation and the earlier exposure of the younger generation to ICT innovations, the article draws the attention of the reader to the effects of rapid development of the information society with an indication of selected threats to children and young people in cyberspace. It seems obvious that development should favour the individual, improve his or her quality of life, and facilitate access to information. However, not always technological advances improve human existence. Transformation into the information society can have very painful consequences especially for young people. The negative side of economic development is also shown by **Bogna Janik** in the article entitled *The assessment of sustainability in Polish banks*. The Author posed a difficult but substantively justified question about the level of implementation of social responsibility standards by financial intermediaries in Poland. As the Author states, financial intermediaries are blamed for the lack of application of social responsibility standards. Moreover, after the recent global financial crisis with its apex in 2008-2009, banks lost their credibility, becoming a symbol of speculation and injustice. The immediate cause of the collapse of the functioning of the financial system in various countries of the world was the bull market in mortgages. Despite high repayment risk, banks in the United States granted subprime mortgage loans to people with insufficient financial resources.

Social determinants of economic development and its effects were also among the interest of the Authors presenting the results of their research in this issue of *Economic and Environmental Studies*.

The processes of ageing of societies have a direct impact on the functioning of the labour market. The Author of the article entitled *The Situation of Generations in the Labour Market in Poland* insightfully notes that the modern labour market is changing and generational changes are one of the most important challenges for organisations (**Justyna Wiktorowicz**). Based on individual data of the Social Diagnosis 2015, the Author made a quantitative assessment of the professional situation of employees from different generations. In the last part of the article, the conclusion is drawn that the existence of differences between generations may constitute a determinant of policy towards employees of different ages, both at the macro and microeconomic level. The issue of ageing of the population, which also applies to Poland, returns in the article entitled *Non-EU immigrants in the Polish labour market* (**Dorota Kaluża-Kopias**). The Author is looking for answers to the following questions: (1) Does the Polish economy need immigrants? and (2) Does the phenomenon of complementarity or substitution occur in the case of immigrants in the Polish labour market? In the context of issues related to the labour market, it turns out that not only age but also gender determines the situation of the individual in the labour market. The impact of regional specialisation on total remuneration and on the remuneration of women and men in the ICT sector in Poland in 2012-2016 was analysed by **Agata Gomółka**. The conducted analysis of statistical data on the remuneration of persons holding positions in the group of ICT specialists in 2012-2016 showed a different regularity. The Author confirmed that the phenomenon of gender pay gap occurred in the vast majority of regions. If age and even gender can significantly limit the individual in the labour market, then at least perhaps additional work will bring some tangible benefits. The evaluation of the impact of selected determinants on having an additional job by hired employees was undertaken by **Wioletta Grzenda**. The conducted analysis showed that the age of respondents had a statistically significant impact on the chances of having an additional job. Similarly, the sex of respondents also had a significant statistical impact on taking an additional job. According to the Author, men had about 87.48% higher chance to have an additional job than women. Economic development can and even should serve the individual. Satisfying the needs of the individual, adequately to his or her expectations (i.e. allowing the individual to meet his or her expectations and aspirations), is the greatest challenge of the present day. All the more so if special needs resulting from old age or the type and degree of disability are taken into account. The authors of the article entitled *Tourism and Recreation of People with Special Needs* – **Mirosława Szark-Eckardt, Beata Augustyńska, Emilia Mikołajewska, Dariusz Mikołajewski, Mariusz Zasada** – state that the

development of knowledge-based economy in Poland brings many unexploited opportunities, including the wider use of e-tourism by people with special needs. With the economic development, human expectations are evolving, new, unmet needs are emerging, and conduct as well as behavioural patterns are changing. The article entitled *Diagnosis and causes of consumption servicization in Polish households* (**Anna Murawska**) is also devoted to the phenomenon of consumption. The Author concludes that the reasons for servicisation of consumption can be seen, on the one hand, in the lack of free time, and on the other hand, in the growing standard of living of Polish citizens. In the area of services provided to the wider social masses, articles devoted to social welfare should be mentioned. **Iwona Laskowska** reflected on selected aspects of financing health care in Poland. The Author draws attention to private health insurance as an important element of health policy in Poland, providing an opportunity to enhance the offer of the health care system by the injection of new funds. The Author of another article – **Agata Szczuko** – focused on the development of health care and social care services in Poland and the European Union Member States. The culmination of the social issues presented is the article by **Malgorzata Karpińska-Krakowiak** in which the Author evaluates the utility of two different measurement scales (rating and ranking, i.e. the so-called pairwise comparisons) in the area of approximation of real-time phenomena.

The presented collection of articles also addresses selected issues regarding the functioning of enterprises in Poland. **Artur Mikulec** focused on methods of estimating the mean duration of enterprises' existence and the mean additional duration of enterprises in Lodzkie Voivodship. The Author presented in the article the theoretical and practical aspects of determining selected parameters of the distribution of the average lifespan and the average projected lifespan of companies. The topics related to innovativeness and competitiveness appear in this issue once again in the article prepared by **Janusz Kroik** and **Adam Świda**. The Authors focused on determining the potential of cooperation of a furniture cluster. The article presents the assessment of determinants of the competitiveness and innovative activity undertaken by three enterprises operating in a furniture cluster differing in terms of the scale of operation and market potential. In another, quite extensive, group of articles, the Authors concentrated on the analysis of selected financial issues at both the micro- and macroeconomic level. Some researchers focused on the assessment of financial services, including various forms of money lending. **Tomasz Tuteja** presented the recipients of preferential loans and analysed the benefits of lending to farms in the Małopolskie Voivodeship in 2004-2014 by Krakowski Bank Spółdzielczy (Cracow Cooperative Bank). The research carried out by the Author confirmed that the rational use of loan granted on preferential terms positively affected the production and economic efficiency of the farms, contributing to the increase in agricultural income and production, further

supporting the increase in the level of production costs, which had a positive impact on the financial results achieved by the farms. In her article, **Edyta Piątek** explains that the entry into force of the new Restructuring Law of January 1, 2016 provided many opportunities for entrepreneurs to use the support provided to improve the market situation of their companies and ensure their further functioning. The private creditor test and the private investor test proposed in the article allow us to formulate an answer to the question whether the aid provided does not constitute unlawful state aid that distorts the free market rules. As stated by **Joanna Fila**, the financial services market includes various entities that offer a wide range of products to their clients. The goal of microfinance institutions is to provide people who have problems with access to the labour market or are socially and financially excluded with such financial services as a micro-credit or a micro-loan. Access to financing is also an important factor from the point of view of business development. The Author is considering the opportunities and challenges that microfinancing is facing, especially in Poland. Among the texts focused on financial issues, there are also articles by **Małgorzata Jabłońska** and **Dorota Burzyńska** – *The Role of Internal Audit as a Tool for Detecting Fraud* as well as by **Anna Chmielewska** – *Volatility and Co-movements of the Equity Markets in Central Europe – Evidence from Poland and Hungary*. In addition, **Anna Szymańska**, the Author of the article entitled *The Role of the Bonus-malus System in the Ratemaking Process in the Motor Third-party Liability Insurance Premiums*, discussed the functions of bonus-malus systems and made a comparison of the systems operating in the Polish insurance market.

Hopefully the diverse and multifaceted nature of the topics discussed in this issue of *Economic and Environmental Studies* will provide an incentive for its careful reading. We also hope that the research results presented in this issue, providing an opportunity for insightful reflections on the directions of further scientific research, will inspire you to take on new challenges in various scientific areas and will contribute to the creation of many valuable articles.