

THE ROLE OF CHAMBERS OF COMMERCE IN STIMULATING ECONOMIC GROWTH: AN ACADEMIC PERSPECTIVE

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Purpose: The article aims to assess the knowledge and interest in the offer of chambers of commerce by students of faculties offering theoretical and practical knowledge about starting and running a business.

Design/methodology/approach: A questionnaire plus the Pearson correlation coefficient and the T-Czuprow dependence coefficient were used to examine the relationship between the study variables. The research sample consisted of students from the Faculty of Economics, Finance and Management. The sample was selected to represent a diverse group of individuals based on several criteria, including gender, field of study, degree of study and mode of study.

Findings: Students are moderately familiar with the services offered by chambers of commerce. They are also not sufficiently aware that these entities can provide them with support at the stage of setting up or developing their business.

Practical implications: The results indicated a need for increased information and promotional activities on the part of the chambers of commerce to communicate more effectively the support opportunities for future entrepreneurs.

Originality/value: The article highlights the important role of chambers of commerce in supporting young entrepreneurs, which makes it a valuable source of information for those interested in starting their own businesses. The originality of this study lies in its targeted approach, which not only assesses students' awareness of services of chambers of commerce but also identifies their preferred areas of support.

Keywords: chambers of commerce, entrepreneurship, business, students, academic entrepreneurship.

Category of the paper: research paper.

1. Introduction

Chambers of commerce are organisations that help their members in many different ways. They offer access to information and resources and strengthen social connections. They act as intermediaries connecting local businesses with stakeholders, positively influencing the local economy, defending business interests and supporting networking. They play a key role in

economic development, making a significant contribution to the local economy. It would therefore be useful to verify the interest in the services of these institutions among young people who are about to start their own business. The survey took into account the opinions of students of courses in which theoretical and practical knowledge of starting and running a business is acquired. The aim of the study was to assess familiarity with and interest in the offer of the chambers of commerce.

2. Literature review

Various business environment institutions take part in shaping the image of the regions, including organisations bringing together entities engaged in similar business activities. These may include, for example, entities bringing together freelancers, as well as organisations bringing together entrepreneurs based on sectoral or territorial criteria (Przeszło, 2019, p. 592). By exercising the right of association, entrepreneurs can obtain a number of benefits from belonging to different types of organisations.

Chambers of commerce are an example of an economic self-government organisation. These institutions bring together individuals (sole traders) and entities (companies) that carry out business activities. Like regional development agencies, chambers of commerce carry out their activities on a non-profit basis. The institutions are characterised by their regional or sectoral scope of action, and participation in them is voluntary (Markiewicz, 2007). Chambers of commerce function as multi-faceted business organisations. In the sphere of public policy formation and implementation, chambers of commerce, which defend the interests of business owners, have the potential for significant and influential involvement. The activities undertaken by representatives of chambers of commerce can contribute to the shaping and implementation of public initiatives in a constructive manner (Dąbrowski et al., 2023).

An effective chamber of commerce, serving as a facilitator for the business sector, can produce beneficial results, such as cultivating community ties, providing educational opportunities, organising workshops, offering scholarships, providing financial assistance, disseminating relevant information for the betterment of society, optimising the use of resources, improving the quality of the business environment, minimising transaction costs, improving the efficiency of public spending, increasing investment attractiveness, promoting the inflow of national and international capital, supporting job creation, fostering innovation, and promoting economic growth (Dąbrowski et al., 2023; Özsungur, Karadal, 2020). The primary function of chambers of commerce is to meet the collective needs and interests of their members, to enable them to carry out their operational activities, to promote the development of the profession in line with wider interests and to maintain integrity and trust among members both internally and in their dealings with the public (Özsungur, Karadal, 2020).

These institutions serve as an important pressure group, working to promote a favourable business environment that helps support the growth and success of businesses, advocating for better service delivery by local government units (Meyer, Meyer, 2017). In a nutshell, it can be said that chambers of commerce assist businesses in meeting the challenges of the 21st century economy (Marciniak, 2023).

In Poland, chambers of commerce operate as voluntary associations of entrepreneurs at various levels, including sectoral, national, regional, local and bilateral (Dąbrowski et al., 2023). They operate on the basis of the Act of 30 May 1989 on Chambers of Commerce (Dz.U. z 2019 r., poz. 579) and regulations issued pursuant thereto. These regulations don't imply any restrictions related to the membership of individual enterprises. Therefore, entrepreneurs belonging to professional self-governments, craft entrepreneurs, as well as entrepreneurs forming associations and other organisations qualified to the so-called professional self-government of certain entrepreneurs may belong to the chamber. The basic tasks of the chambers of commerce include (Przeszło, 2019, p. 596; Gródek-Szostak, Szelaż-Sikora, 2016, p. 56):

- representing the interests of the business members of the chamber of commerce, especially before state authorities,
- creation and dissemination of principles of ethics related to business activity,
- preparation of draft legislation,
- opinion on draft solutions concerning the functioning of the economy,
- critical assessment of the formulation and implementation of legislation relating to the operation of business,
- removing all barriers to business development (e.g. burdensome bureaucracy),
- creation of solutions influencing the activation of the economy,
- supporting the business initiatives of chamber members,
- intensifying cooperation with the scientific sector and local governments,
- participation in the work of advisory and consultative institutions,
- settling disputes and representing chamber members in court proceedings in connection with their business activities,
- expressing opinions on the state of economic development in the chamber's area.

Companies sign up to chambers of commerce to raise their profile in the business sector, expand their professional contacts and build a trustworthy reputation with customers (Özsungur, Karadal, 2020). In order to establish a chamber of commerce, initiating actions by at least 50 business entities conducting their activities in the area of the province in which the chamber is to operate are required. In the case of activities carried out on a territory larger than the area of the province, at least 100 founders are required. In order for the chamber to commence its activities, it is also necessary to adopt its statutes and make an entry in the National Court Register (Dz.U. z 2019 r., poz. 579).

The individual chambers of commerce on a voluntary basis are affiliated to the National Chamber of Commerce, whose main priority is to represent micro, small and medium-sized enterprises, including family businesses (Arendarski, 2014). In total, nearly 160 regional, sectoral and bilateral chambers can be distinguished (Krajowa Izba Gospodarcza, 2024).

The largest chamber of commerce in Poland is the Northern Chamber of Commerce (NCC), established in 1997 (2021). It is an independent organisation set up to protect and represent the interests of its member businesses. Businesses' membership is voluntary. Its primary objective is to create conditions for the development and modernisation of economic life, to support the initiatives of its members and to promote the development of interregional and international economic contacts. In pursuing this goal, the institution has a significant impact on entrepreneurs in Western Pomerania and the whole of Poland. Since its inception, the Chamber has cooperated with more than 150 organisations (Polish and European) with a similar business profile. Its dynamic development has enabled it to acquire new members year by year, increasing the number of associated enterprises from 60 to nearly 1500, the vast majority of which are micro and small enterprises from West Pomerania and Germany.

A current undertaking by NCC worth mentioning is the 'My Company My Success' project, which aims to increase the number of micro-enterprises in the region. This project supports young people (aged 18-29), who are unemployed, in setting up and running their own business. A non-refundable grant (PLN 23,050) is provided for the creation of the enterprise. In addition, the chamber also provides bridging support (PLN 2800 per month for 6 months), as well as a series of training courses (e.g. on labour law, bookkeeping, contact with clients, business marketing), thanks to which young people can acquire knowledge and skills necessary to start a business (Fundusz Pomerania, 2021).

The existing literature on entrepreneurship and business support services often emphasizes the role of chambers of commerce in fostering economic growth and supporting established businesses. However, there is a notable lack of empirical research focusing specifically on the awareness and perceptions of students - particularly those studying fields related to business and entrepreneurship - regarding the services offered by these institutions. This gap is significant because students represent a critical demographic group that can benefit from the resources and support provided by chambers of commerce as they transition into the entrepreneurial landscape. Moreover, while previous studies have explored the general impact of chambers of commerce on businesses, few have investigated how effectively these organizations communicate their services to potential young entrepreneurs. This lack of targeted research leaves a void in understanding how chambers can tailor their outreach and support mechanisms to better serve the needs of students who are interested in starting their own businesses.

3. Methods

The survey was conducted among students of the Faculty of Economics, Finance and Management at the University of Szczecin. The survey involved 335 students from two fields of study, i.e. management (285) and entrepreneurship and investment (50 students), 62.4% of whom were considering setting up their own business. These faculties were selected for the study because their profile is partly related to setting up and running a business.

Entrepreneurship and investment is a practical field of study. The content of education in the field of study includes issues in the field of management and quality sciences, economics and finance as well as related disciplines. Students have the opportunity to develop practical skills in the area of setting up and running their own enterprise, developing a family business or pursuing a career as a local leader - creator of economic ventures and initiatives in the local community. The practical profile makes it possible to educate according to the expectations of employers and with the participation of practitioners - entrepreneurs, managers and specialists. Graduates of the field of study are prepared to: setting up and developing their own enterprise, taking over a family business, working in managerial and specialist positions in small and medium-sized enterprises, in consulting companies and other organisations such as institutions supporting entrepreneurship, acting as a leader of local entrepreneurship.

The aim of study in the field of management is to acquire specialist knowledge in the field of management sciences, economics and related disciplines; shaping a critical understanding of phenomena as well as economic and organizational processes, as well as developing the ability to use methods and techniques necessary to solve problems and make decisions within the organisation. In addition, the studies are aimed at preparing graduates for the implementation of their own entrepreneurship, career development of specialists and managers in management structures. In the area of social competences, the studies are aimed at shaping ethical and social sensitivity, commitment and a sense of responsibility in the work environment and beyond, awareness of the need and development of personal development and lifelong learning skills.

The degree of studies is the criterion that divided the research group into two groups, which are almost equal in terms of quantity - 52.5% were first-cycle students and 47.5% were second-cycle students. In addition, 72.5% of the respondents are full-time students, and the remaining 27.5% are part-time students. 69.3% of respondents were female, while 30.7% were male. The aim of the study was to assess the familiarity with and interest in the offer of chambers of commerce. It was also verified which areas of activity of business support institutions were indicated by students who are interested in using the services of the surveyed institutions. Students could choose from the areas of support most often offered by business environment institutions, namely: training and workshops, consultancy and individual consultations, promotion and advertising, obtaining grants for starting a business, assistance in applying for EU funds, access to current economic information, as well as various meetings and business and integration trips.

The survey questionnaire was directed to students electronically (students received a link that took them to the survey form). In the questionnaire form, mainly closed and semi-closed questions were used, as it limited the percentage of people resigned from answering the question. In addition, these types of questions made it easier to classify and analyse the data.

Pearson's correlation coefficient and T-Czuprow dependence coefficient were used to examine the relationships between the data being processed. The Pearson coefficient (r_{xy}) is a linear correlation coefficient that indicates the level of linear relationship between random variables. Its value falls within the closed interval $[-1, 1]$. The greater the absolute value of this coefficient, the stronger the linear relationship between the variables. 1 indicates a positive relationship, -1 in turn indicates a negative relationship between the characteristics. 0 indicates the absence of a linear relationship (Zeliaś, 2002). The T-Czuprow coefficient (T_{xy}), on the other hand, is a dependency ratio that is used to measure the strength of the relationship between two nominal variables. It assumes values from the closed range $[0, 1]$. The closer the value of this coefficient is to one, the stronger the relationship between the examined characteristics (Domański, 2001).

The analysis contained in this article is part of a more extensive study on business environment institutions (Leoński, Tylżanowski, 2022; Tylżanowski, 2023; Tylżanowski, Salwin, 2023; Tylżanowski, Szarek, 2023).

4. Results

The surveyed group of students was asked to answer the question whether they would like to make use of the offer of chambers of commerce if they were planning to set up a business or running one. Students had the opportunity to express interest (or disinterest). Only 45.67% of students are familiar with the offer of chambers of commerce, and only 26.87% of respondents are interested in benefiting from it. Students (in particular those pursuing studies in economics) should be familiar with the offer of entities that at some point may become one of their strategic partners facilitating the start or continuation of their own business.

The survey also asked which areas of operation pursued by business environment institutions the students would most like to benefit from when planning to run a business. The figure below details the percentage of these institutions' areas of support indicated by students who expressed an interest in using the services of chambers of commerce.

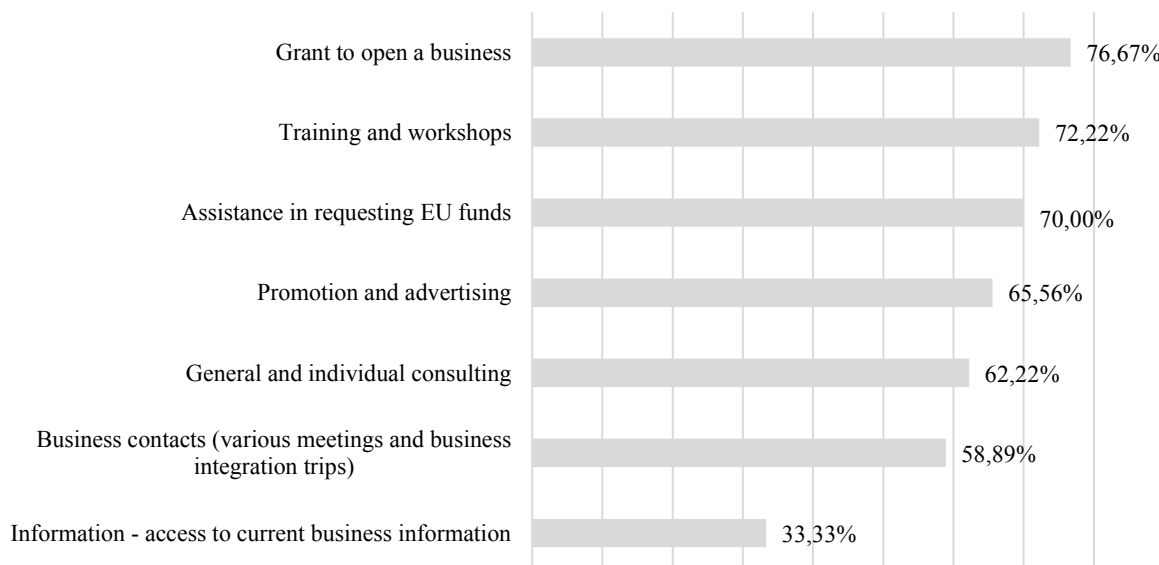


Figure 1. Areas of activity of business support institutions in the opinion of students who are interested in using the services of chambers of commerce.

Source: Own study based on own research.

The area of activity that was considered key by students interested in using chambers of commerce was obtaining funding, including, inter alia, grants, indicated by 76.67% of respondents. This result indicates a prevailing demand for financial support among would-be entrepreneurs, suggesting that access to finance is a key determinant of their development and ability to implement business ideas. The next most important area for respondents is trainings and workshops (72,22% of responses). Such a high percentage of students indicating the need for trainings and workshops underlines the importance of developing practical competences and acquiring up-to-date business knowledge. Training and workshops are a key element in preparing young people to successfully navigate the labour market and enhance their competitiveness and adaptability to rapidly changing business requirements. Further areas of business environment institutions indicated as important are assistance in requestion EU funds (70% of responses) as well as promotion and advertising (65,56% studentów). The identification of these areas underlines that students perceive great opportunities for development and support from EU funds, which can significantly accelerate the implementation of their projects. It also demonstrates the need for support in terms of orientation in the complex procedures of obtaining EU funds and applying effectively for such funds. Furthermore, the high percentage of students interested in promotion and advertising indicates their awareness that effective marketing strategies are indispensable for the market success of their projects. An understanding of the importance of promotion and advertising in branding and reaching customers suggests that future entrepreneurs are aware of the need for a proactive and strategic approach to developing and positioning their products or services on the market. General and individual consulting was important to 62,22% of students, and assistance in

obtaining business contacts for 58.89% of students. Direct and concrete advice received from business environment institutions can significantly influence the development of entrepreneurship. Networking and building business relationships are fundamental to creating effective partnerships and opening up new market opportunities. Access to information turned out to be the least significant area of business environment institutions' operations for the surveyed group of students (this area was indicated by only one in three students). The relatively lower interest in accessing information may be due to easy access to data in the digital age, where students can independently search and analyse the information they need via the internet, focusing their needs on more interactive forms of support.

The study carried out on a group of students from the Faculty of Economics, Finance and Management also examined whether the independent variables (gender, field of study, degree of study and mode of study) had an impact on the dependent variable (desired areas of support among those interested in using the services of chambers of commerce). The table below shows the percentage of students' answers to the question concerning the dependent variable. Four criteria were taken into account: gender, field of study, degree of study and mode of study. In addition, the following table presents the values of correlation coefficients between the independent variables as well as between the independent and dependent variables.

Table 1.

Percentage of students who answered the question regarding the desired areas of support by gender, field of study, degree of study and mode of study

Criterion		Desirable areas of activity of business support institutions by students who are interested in using the services of chambers of commerce [in%]						
		Grant to open a business	Training and workshops	Assistance in requesting EU funds	Promotion and advertising	General and individual consulting	Various meetings and business integration trips	Information - access to current business information
Gender	Female	84,13	73,02	71,43	68,25	65,08	57,14	31,75
	Male	59,26	70,37	66,67	59,26	55,56	62,96	37,04
Field of study	Management	75,36	76,81	66,67	68,12	56,52	57,97	31,88
	Entrepreneurship and investments	80,95	57,14	80,95	57,14	80,95	61,90	38,10
Degree of study	I	81,13	71,70	71,70	69,81	66,04	62,26	33,96
	II	70,27	72,97	67,57	59,46	56,75	54,05	32,43
Mode of study	Full-time	86,67	66,67	76,67	70,00	60,00	56,67	36,67
	Part-time studies	56,67	83,33	56,67	56,67	66,67	63,33	26,67

Source: Own study based on own research.

Table 2.

Values of Pearson's correlation coefficients between independent variables and values of T-Czuprow dependence coefficients between independent variables and the dependent variable

Criterion		The value of the Pearson correlation coefficient r_{xy} between the individual variants of the criteria (independent variables) when answering the question regarding the indication of the desired areas of business environment institutions by students who are interested in using the services of chambers of commerce	The value of the T-Czuprow T_{xy} relationship between the criteria (independent variable) and the indications of desired areas of activity of business environment institutions by students who are interested in using the services of chambers of commerce (dependent variable)
Gender	Female	0,7874	0,0476
	Male		
Field of study	Management	0,5681	0,0671
	Entrepreneurship and investments		
Degree of study	I	0,9493	0,0208
	II		
Mode of study	Full-time	0,4869	0,0775
	Part-time studies		

Source: Own study based on own research.

The above summaries indicate that for the 'degree of study' criterion there is a very strong linear relationship, for the 'gender' criterion there is a strong relationship, and for the 'field of study' and 'mode of study' criteria there is a moderate relationship between the independent variables in response to the questions on indicating the desired areas of business environment institutions among students interested in using the services of chambers of commerce. This means that undergraduate and postgraduate students, as well as women and men, answered very similarly. Larger differences appeared between the responses of Management and Entrepreneurship and investment students, and between the responses of full-time and part-time students. At the same time, the very low values of the T-Czuprow index indicate that gender, field, degree and mode of study have no influence on the answers given by students. Such areas of activity of business environment entities as obtaining grants for opening a business, assistance in applying for EU funds, as well as counselling and individual consultations, are more desired by students of the Entrepreneurship and investment field of study. This may be due to the practical profile of the studies in this field of study. Students very often have the opportunity to learn about the offer of the discussed institutions thanks to field classes (e.g. as part of the following subjects: basics of business economics, entrepreneurship, setting up and functioning of a small company, business problems in practice), during which visits of students to enterprises and business environment entities take place.

5. Discussion

The results of the survey indicate that students are moderately familiar with the services offered by chambers of commerce. They are also not sufficiently aware that these entities can provide them with support at the stage of setting up (e.g. the 'My Company My Success' project implemented by the Northern Chamber of Commerce) or developing their business activities. This highlights the need for increased information and promotional activities on the part of chambers of commerce to effectively communicate the support opportunities they offer to prospective entrepreneurs. There seems to be a lack of effective communication channels to reach students and highlight the practical benefits of working with these institutions. Academic staff also need to intensify their activities aimed at increasing student interest in the offer of the chambers of commerce to a greater extent. Increasing awareness of the programmes these institutions provide could encourage more students to use professional advisory services, which could ultimately lead to more successful start-ups and new business development. Improving this communication could bridge knowledge gaps and make it easier for students to access valuable resources and experts. Integrating practical experiences, such as internships or workshops with chambers of commerce, into the curriculum could enhance students' understanding of the support available and foster a culture of entrepreneurship.

6. Summary

Chambers of commerce are institutions that bring together entrepreneurs. They represent their interests and support all economic initiatives of their members. Their activities play an important role in shaping economic policy, which manifests itself in lobbying for favourable regulations, advising in the rule-making process and organising public consultation and dialogue between the public and private sectors. In this way, they contribute to creating a more dynamic, competitive and resilient economy. Chambers of commerce can also play an important role in supporting entrepreneurial development among students. The study conducted focused on assessing students' perceptions towards chambers of commerce as potential business partners. The results indicated the need to increase students' awareness of the support services offered by chambers to future entrepreneurs. It is also important to intensify information and promotion activities on the part of the chambers of commerce in order to reach young people more effectively and encourage them to use professional advisory services. Their support can take place, for example, through educational initiatives and training programmes that provide the practical knowledge and skills necessary in today's labour market. The workshops, training courses and conferences they organise can enable students to gain

up-to-date industry knowledge and learn about modern tools and technologies. An important role of chambers of commerce is also to facilitate access to the labour market through internship and apprenticeship programmes. By cooperating with local companies, chambers of commerce help students to gain their first work experience, which is invaluable for building a career. The chambers of commerce also organise networks (networking) that enable students to establish relationships with professionals and potential employers. Thanks to the wide range of services offered by the chambers of commerce, students can better prepare themselves for the challenges of the labour market and acquire the necessary skills and knowledge that contribute to their professional success.

The research results are limited by a potentially small and homogeneous sample size, which may not accurately represent the broader student population. The study opens avenues for future research, particularly in exploring the effectiveness of specific programs offered by chambers of commerce and their impact on student entrepreneurship. Future research should aim to include a larger and more diverse sample of students from various institutions to enhance the generalizability of the findings.

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