BUSINESS ENVIRONMENT INSTITUTIONS FOR THE SUPPORT OF INNOVATIVENESS OF ENTERPRISES – CASE IN ŚWIĘTOKRZYSKIE PROVINCE

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Abstract: In the process of economic development of the region, an important role is played by business environment institutions, which through their services have a positive impact on the development of enterprises. Their services influence the development and absorption of innovations, which contribute to obtaining a permanent competitive advantage. The aim of this article is to identify business environment institutions that operate in the Świętokrzyskie region and to characterize their services, which can be used by both large companies and SMEs. The article also reviews the definition of the term *innovation* and indicates its different types. Moreover, the level of innovativeness of enterprises operating in the Świętokrzyskie province was analysed.

Keywords: business environment institutions, innovations, SME, enterprise development.

Introduction

Micro, small and medium-sized enterprises do not have the same development opportunities as large enterprises with R&D departments, extensive marketing departments or strong sales networks. At the same time, this sector has limited access to financing and the possibilities of creating mutual partnerships are lower. The elimination of barriers facing SMEs should be ensured by organisations that have close contacts with enterprises and try to understand their needs (Pietruszewska-Cetkowska, Zygmont, 2014). Such organisations are business environment institutions. Their main task is to help entrepreneurs. This assistance is largely based on issues related to creating, running and developing a business. However, the activity of business support institutions is often inadequate to the needs of the economy, general support dominates, which does not take into account sectoral differentiation and, at the same time, the lack of information exchange and cooperation between institutions. It is very important to create a business environment favourable to innovations in order to enable a

change towards an economy based on innovativeness and capable of creating jobs despite the decreasing cost advantage. Interventions should be tailored to strategic challenges, including taking into account the structure of enterprises, territorial context and developing regional smart specialisations (Identyfikacja i analiza..., 2014).

The aim of the article is to identify business environment institutions that operate in the capital of the Świętokrzyskie Province and to analyse the services they provide, with a particular focus on activities, for the development of business innovation.

1. The concept of innovation and business innovation

A correct understanding of what is innovation is a basic element for assessing the level of innovativeness of any enterprise. There is no uniform definition of innovation in the literature, which causes difficulties in communication, its role, efficient management. According to (Westland, 2008):

innovation = idea + commercialisation.

Another author – T. Kalinowski – claims that innovation is understood as the introduction of completely new ideas, but also things together with ways of proceeding. These are the operating principles adopted for innovation, dependent on the innovations introduced. They are the basis for ensuring the company's development and increasing the offer's attractiveness to potential customers. Innovations are also defined as a group of positive changes that are implemented (Kalinowski, 2010).

It should be mentioned that the concept of innovation appeared for the first time in 1912, whose author was J. Schumpeter. In his opinion, innovation is the formation of a modern production function, which he called a "new combination" characterising production factors (Kamiński, 2018).

Innovation encompasses a whole range of changes of both an economic and technical nature. These changes include the introduction of a modern product, a new selection or production method. It is also the opening of a new market in an enterprise. According to P.R. Whitfield, innovation is a sequence of many complex activities which consist primarily in solving problems. The result of this is a complex and completely developed novelty (Whirfield, 1979).

As far as the classification of innovations is concerned, numerous typologies should be pointed out, which are created in enterprises. The most general classification divides innovations into four groups (Kędzierska-Szczepanek, Szopik Depczyńska, Łazorko, 2016):

- Anthropocentric;
- Social:
- Biotic (examples are animal and plant hybridisation or pest control);

- Technical (modern means of communication).
- Another classification of innovations points to (Kędzierska-Szczepanek, Szopik-Depczyńska, Łazorko, 2016):
- Uncoupled innovations they concern the creation with the accomplishment by one person without any effects of his actions on the other units;
- Coupled innovations their domain is mainly the establishment of partners' actions. They
 are most often a consequence of the general effort of a company or a given number of
 people.

As the Oslo Manual points out, the following four types of innovation are distinguished (OECD, 2005):

- A product innovation is a new or improved good or service that differs significantly from the firm's previous goods or services and that has been introduced on the market;
- A business process innovation is a new or improved business process for one or more business functions that differs significantly from the firm's previous business processes and that has been brought into use in the firm;
- A marketing innovation is the implementation of a new marketing method involving significant changes in product design or packaging, product placement, product promotion or pricing;
- An organisational innovation is the implementation of a new organisational method in the firm's business practices, workplace organisation or external relations.

The dimension of innovation space, i.e. the degree of novelty, should not be overlooked either. Therefore, innovation is divided into (Dyduch, 2015):

- Radical innovations, redefining entire markets for services, products. They contribute to the complete replacement of previously applied technologies, arrangements;
- Incremental innovations causing smaller changes in already existing services, products or processes. Moreover, this type of innovation improves a specific solution in a small way, while using the knowledge accumulated within the competence in the company.

An important criterion for the classification of innovation is also the impulse as its source. An impulse is defined as a way of taking innovative action by a given company. Such an impulse may come most often from inside the company, and an example is the result of development and research activities in the field of human resources and processes. As far as external sources of innovation are concerned, they go beyond the borders of the company. Thus, they result from cooperation with other economic entities, scientific entities, etc.

It should also be noted that the concept of innovation is not only typical of the first use of a product or method. It is required when a method is adopted by other companies or countries. Every company in a market economy operates on a profit basis. This means that it covers the costs of its operation from its income. The development of entrepreneurship also concerns the

cooperation of enterprises with the scientific and research sphere. If there is a lack of cooperation or assistance in this area, it is one of the important reasons why the potential of these spheres is not used to seek completely modern solutions. Among the most important components, strictly related to innovative processes, one can include the number of patent applications or the share concerning expenditures on R&D activity in GDP. Each enterprise, in order to act effectively with regard to economic changes, requires a specific catalyst, i.e. innovativeness. In colloquial terms it means novelty, change. According to J. Sikora and A. Uziębło, an enterprise defined as innovative is in advance treated as more desirable and better. Meanwhile, the category of innovation is nowadays the object of interest of many scientific fields, including economics, sociology, psychology (Sikora, Uziębło, 2013).

Business innovation is an important source of growth and development in the economy. It is therefore necessary here to support such forms of activity on the part of the state and international institutions. Innovation, however, involves a high level of risk, which is high when a company starts to ignore the opportunities associated with the introduction of modern products, services. In this context, the possible risk is high when the company wants to introduce breakthrough innovations on the market to create modern markets (Dyduch, 2013).

Risk taking is a feature of innovative processes. A priority for the development of the economy must be to increase the number of new innovative organisations. This refers to the occurrence of potential risk, being a barrier to innovation processes in the economy. It is equally reasonable to define innovation risk as incurring financial or material losses. It results first of all from the issue of implementation of innovative projects. It refers to an intended undertaking that fails. Enterprises, in order to be innovative, are obliged to change the way they manage and operate, which is forced by the market. In innovative enterprises, particular emphasis is placed on decentralising decisions, but also on making strategic arrangements. It is important that the uncertainty of operations, the unpredictability of the market, has a significant impact on the increase in competitiveness, and management is, together with production, permanently improved and modified (Janasz, 2015).

Every enterprise, in order to be more competitive, is obliged to create the so-called ownership and organisational structures, which favour innovation absorption. There are mainly problematic issues here in that there may be a relationship between innovativeness and the size of a given company. It should be stressed that it is the largest companies that have the highest level of innovativeness.

Companies have to deal with innovations regardless of their size, structure or management method. The growth of innovativeness of enterprises depends to a large extent on such factors as: changes of attitudes of managers towards innovative activity, which is perceived as one of the most effective directions of competitive advantage. Innovation also depends on the generation of their own products, their involvement at regional level. Equally important is the

involvement in the process concerning the creation of innovation infrastructure (Oksanych, 2015).

Innovation in the enterprise reflects first of all the theoretical assumptions, but also the undertaken research of economists in the given area. What is important above all is the understanding of the essence of innovation by business representatives. Nevertheless, innovation is connected with numerous barriers, as it concerns the requirements for enterprises. We are talking here about organisational, technical, economic, legal, motivational, cultural or typically world-view barriers. They significantly weaken their effects determining their success (Wasiluk, 2002).

Considering the barriers for Polish enterprises within the scope of innovativeness, the weakness of the whole financial system is pointed out in particular. This situation is aggravated by inadequate own resources, but also by weaknesses and inadequate financing of the domestic financial system, shortages of innovation infrastructure. The implementation of innovation is most often blocked by (Kędzierska-Szczepanek, Szopik Depczyńska, Łazorko, 2016):

- very difficult to overcome requirements of pro-innovation policy in the state,
- legal requirements,
- low customer interest,
- difficulties in obtaining low-interest loans,
- lack of own financial resources,
- very high cost associated with the implementation of innovations.

n exceptional situations, innovation depends solely on so-called know-how technology. It is characterised by technical and non-technical knowledge that is useful for performing a specific chapter of the activity. Know-how is a set of experiences together with knowledge of a typically confidential nature. Both knowledge and innovation are two concepts that cross each other, which means the introduction of a new product or service, the development of a new production method, finding a new market of existence, sources of raw materials (Pierścionek, 1996). Enterprises created today are characterized by variability of creation, innovative acceleration of processes, complexity of solutions, linking production with science. Innovative enterprises are those that have the ability, to use ideas, resources, ideas in order to obtain results such as products, services or technological processes (Kot, 2006).

2. Innovativeness of enterprises in Świętokrzyskie province

A factor conditioning the development of each region is innovation. They make it possible to introduce changes in the local economy by creating modern forms of service, production or organisation. It depends on the possibilities of a given area to develop innovations, resulting from a number of factors of a cultural, social or organisational nature.

Świętokrzyskie province is situated in south-eastern Poland.

Its main advantages include two higher education institutions: Jan Kochanowski University and Świętokrzyska University of Technology, good conditions affecting the development of tourism, the presence of well-developed branches of metallurgical, industrial, metal, ceramic, foundry, machine and energy industries. There are natural resources, springs of therapeutic mineral waters, sanatoria, holiday resorts, together with favourable conditions for the development of food and agricultural production. Świętokrzyskie voivodship is characterised by a low investment attractiveness. This can be seen in its rank (Class E) according to the main potential attractiveness index for the whole national economy PAI2-GN (Godlewska-Majkowska, et. al., 2016). Ratings for investment attractiveness in terms of the sections of the economy are also not favourable. The level of innovativeness in Świętokrzyskie significantly deviates from the EU or national average. This makes it one of the more modest areas in terms of innovation. The main source of financing for outlays directed at innovative industrial activity was the firms' own financial resources.

The table below presents the innovation of the economy in Świętokrzyskie province in comparison to Poland in 2012.

Table 1. *Economic innovation of Świętokrzyskie province compared to Poland in 2012*

| Specification | Świętokrzyskie province | Poland |
|--|----------------------------|--------|
| Average expenditure on innovative activities in the industry (in PLN million) | 806,7 | 1346,0 |
| Share of industrial enterprises that carry out innovative activities in industrial enterprises (%) | 13,12 | 12,90 |
| Enterprises that cooperated on innovative activities (% of total) | | |
| industrial, of which: | 6,3 | 6,0 |
| from the services sector | 3,1 | 3,8 |
| Innovative enterprises (in %): | | |
| – industrial | 18,23 | 16,51 |
| from the service sector | 8,41 | 12,38 |
| Sources of funding for outlays on innovative activities in industry (%) | | |

| own budgetary funds acquired from abroad (non-refundable) bank credits | 85,8 0,0 13,8 0,4 | 82,4 2,2 8,0 7,4 |
|---|----------------------------|---------------------------|
| Average expenditure on innovative activities in the service sector (million PLN) | 72,5 | 946,6 |
| Number of filed national inventions, | 70,0 | 4410,0 |
| including % of granted patents | 55,7 | 41,9 |
| Number of national utility models filed, | 21.0 | 941,0 |
| including % of granted protection rights | 81,0 | 54,6 |

Source: (Kot, Kraska, 2015).

An opportunity for the development of innovativeness in Świętokrzyskie voivodship could be investment areas properly prepared by local government units, as they are especially characterised by investment attractiveness, which is important for medium-sized enterprises, both in services and production. Creating innovations in enterprises distinguishes their most important sources. The first is the internal source connected with the resources available in a given enterprise and the external sources understood as the environment. At the same time, internal sources of innovation are highly qualified employees, but also conducted development and research works together with used technology. External sources of innovation are effects connected with cooperation with other entities. An example can be a purchase of patents or products, taking part in trainings, fairs.

The Świętokrzyskie Province has developed a Research and Innovation Strategy. It indicates that efficient spending of EU funds in the 2014-2020 financial perspective will be crucial to ensuring not only a sustainable, but also sustainable economic and social transformation of the voivodeship. It will therefore catch up with more developed areas (Maćkowiak, 2014).

In order to receive financial assistance for innovation, the Świętokrzyskie province had to develop a completely new innovation policy framework, related to the research and innovation strategy, based on those developed by the European Commission - the concept of so-called smart specialisation setting the main priorities for the development of innovation, which will accelerate its development. By the end of 2020, the province should have a culture that fosters innovation, competitiveness and entrepreneurship. It will help create new and permanent jobs, mainly for skilled workers, and support the hosts' growth, which may turn out to be much faster than the national average. Numerous experiences, mainly from the financial

perspective of the European Union, indicate the necessity to indicate the expenditure priorities and to focus much more on public expenditure supporting innovation. An important objective of RIS3 within *smart specialisation* is to focus on resources with a comparative advantage. It is also important to eliminate the weakest resources that slow down the region's development. The innovation strategy of the Świętokrzyskie province also refers to the economic sectors in the province that support competitiveness through innovation. The province indicates four *economic areas* that constitute smart specialisations. Important here is the metal and foundry industry, health tourism and pro-health tourism, resource-efficient construction together with modern agriculture and food partnership. Horizontal areas such as sustainable energy development, information and communication technologies (ICT) but also the trade fair and congress industry are supported. The prepared innovation research strategy is first and foremost a fundamental instrument for socio-economic transformation of the entire Świętokrzyskie province. It indicates everything that needs to be done to change the face of the province, i.e. to formulate strategic priorities (Maćkowiak, 2014).

The Świętokrzyskie province has a low-performance regional economy with low levels of innovation, export intensity and productivity, which at the same time does not adequately create the required jobs. Therefore, public support should be focused on those areas where the Świętokrzyskie province is strong and has a good chance to compete with other regions, using support for innovation. The key to success in this strategy is its appropriate implementation based on a self-sustainable and flexible process (Maćkowiak, 2014).

nnovative areas and sub-areas were considered to be those that have the greatest impact on the development of the region and its GDP. Entrepreneurs in Świętokrzyskie implement most projects in the following leading areas and sub-areas:

- construction and thermomodernisation (smart specialisation: resource-efficient construction),
- waste recycling (smart specialisation: sustainable energy development),
- metalworking (smart specialisation: metal and foundry industry).

It is worth noting that the obtained results of the analysis of the leading areas in RIS3 confirm the right choice of smart specialisations, with the option of extending the sub-areas in these specialisations (Kurowska-Pysz, 2019).

In 2019, enterprises from the Świętokrzyskie province have received nearly PLN 45 million in EU funding for the projects mentioned above (i.e. construction and thermal modernisation, waste recycling, metal processing). Their common denominator is innovation along with increased competitiveness. Modern technological lines have been introduced to the market, equipment has been purchased to build facilities which will give companies the possibility of further development.

An example of an institution which in Kielce (the capital of the Świętokrzyskie province) is focused on supporting innovative activity is the Kielce Technology Park, which offers cooperation with all entrepreneurs from Poland and abroad. The current year promises to be a

busy one for this support institution, as the package of business and development services is to be extended. A logistics incubator will be opened, further investment areas will be prepared and projects aimed at financing enterprises will be continued. The year 2021 is also to be a continuation of the project entitled "Start in Podkarpackie", to which the Kielce Technology Park is to join. It will thus be an opportunity to attract numerous innovative business ideas to the Świętokrzyskie province. The year 2021 is also an opportunity to implement the Poland Prize competition, i.e. to encourage foreign start-ups to conduct business by subsidising the launch of new activities and at the same time to include them in the Polish start-up system. The Kielce Technology Park will expand its packages of development and business services and activities related to raising awareness of green entrepreneurship. It is worth noting that for a company to be defined as 'green', it must meet the following four criteria (Żak, 2017):

- integrates sustainability into every business decision,
- provides environmentally friendly products or services that replace the need for non-environmental products and/or services,
- is more environmentally friendly than its traditional competitors,
- makes firm commitments to environmental protection in its business operations.

Well-known companies from the Świętokrzyskie province implementing modern products include e.g. The Celsium Company from Skarżysko Kamienna, Innovation and Implementation Unit INWEX Sp. z o.o. Kielce and ZPUE S.A. from Włoszczowa. The youngest innovator is M. Wrzochal, creator of a device for testing the resistance moments of tapered roller bearings. The competitions by Staropolska Chamber of Industry and Commerce in Kielce for NOVATOR prize, awarded in the following fields, are continued on an ongoing basis: "Cooperation science-industry", "Innovative investment", "Leader of innovation", "Animator of economy" and "Young innovator".

3. Methodology and results

As indicated in the introduction, the aim of this article is to identify business environment institutions operating in the Świętokrzyskie province and to characterise the services they provide for enterprise development with a particular focus on activities to support innovation among enterprises. The activities of thirteen business support institutions based in Kielce – the capital of the Świętokrzyskie province – were identified and analysed and are presented in Table 2.

The institutions analysed are those which, according to the definition, are entities of service infrastructure, whose main task is to support business activity. This definition covers all entities that allocate their entire profits to reinvestment in business support activities or

cooperation between the scientific and business sectors. It is worth emphasising that business environment institutions are divided into three basic types:

- 1. Entrepreneurship centres their activities deal with the promotion and incubation of entrepreneurship, support services for the SME sector and activation of regions affected by structural unemployment or crisis.
- 2. Innovation centres their activity consists in promoting innovative entrepreneurship, providing pro-innovative services, animating academic entrepreneurship and supporting cooperation between business and science.
- 3. Financial institutions their task is to facilitate financing of new companies from the SME sector and to provide financial services adequate to specific business ventures. They include loan funds, guarantee funds, PE/VC funds and networks of business angel.

Table 2. *Business environment institutions and the scope of their activities*

| Nazwa instytucji | Cele działalności / zakres usług |
|--|--|
| Business Lantern Office | A coworking and creative centre created to meet the needs of local entrepreneurs. The institution has a training room, furnished serviced offices, desks rented by the hour or a virtual office. |
| Świętokrzyski Fundusz Rozowju | Supporting the development of micro, small and medium-sized enterprises based in or concentrating on the territory of the Świętokrzyskie province by granting loans on preferential terms. |
| Główny Punkt Informacyjny Funduszy Europejskich w Kielcach | Information centre for entrepreneurs on the possibilities of obtaining EU funds for project implementation. |
| Grono Targowe Kielce Klaster Usługowy/ Izba Gospodarcza | Chamber of Commerce: Improvement of the competitiveness of enterprises operating in the field of organisation and operation of trade fair and congress events and accompanying services, by expanding the scale and scope of services provided by them. Strengthening the links between local companies and the institutional environment – scientific and research units, schools, public institutions, and business support institutions. Representing the economic interests of its members, in particular, before state and local government bodies, common and arbitration courts and other national and foreign organizations. Internationalisation of the Chamber members. Improvement of innovativeness of members of the Chamber. Formation and dissemination of ethics and integrity in business. Organization of assistance to members of the Chamber in solving economic, organizational and legal problems of business. Facilitating the flow of information and experience both between companies in related industries and educational institutions. To conduct promotional activities for the fair – congress – services cluster. Service Cluster: The aim of the cluster is to increase competitiveness of companies operating in the field of organization and management of trade fair and congress events and accompanying services by expanding the scale and scope of their services. The task of the cluster is to represent business interests of entities affiliated within it, in particular towards state and local government authorities, common and arbitration courts and other domestic and foreign organizations, internationalization of members, as well as increasing innovativeness of cluster members. Another task of the cluster is to shape and propagate the rules of |

| | ethics and honesty in business activities, organizing help for cluster members in solving economic, organizational, and legal problems related to business activities, facilitating the flow of information and experiences between companies from related industries as well as educational institutions, and conducting promotional activities for the fair, congress, and services cluster. |
|--|--|
| Izba Rzemieślników i Przedsiębiorców w Kielcach | Protection of the rights and representation of the interests of members before the authorities and state administration, local government bodies, trade unions, offices and institutions. Provide supervision and guidance in the field of vocational education with respect to students completing practical vocational training programmes. Conducting qualification examinations for the title of journeyman and master. Organise consultative and programme training in preparation for journeyman and master examinations. Providing training courses on economic, tax, occupational health and safety and other issues directly and with the participation of guilds. Providing information for those applying for grants from EU funds for members of the Association. Providing necessary assistance to affiliated entities in organisational matters and applicable legal regulations concerning craftsmen and entrepreneurs. |
| Kielecki Park Technologiczny | Incubating start-ups and providing support services for innovative companies. Information, training and consultancy activities for the promotion of innovation and technology transfer in the SME sector. Rental of office and laboratory/manufacturing space for developing companies. Management of investment areas intended for technology companies in the expansion phase. Acquisition of external investors for activities in the Kielce Technology Park and on investment areas under its management, in particular for companies using new technologies. To support the development of companies in the field of innovation and technology. To promote innovative attitudes and entrepreneurship. To co-operate with domestic and foreign universities, research and development units, technology parks and incubators in the transfer of innovative solutions. |
| Krajowe Stowarzyszenie Wspierania Przedsiębiorczości | The main assumption is to comprehensively develop and promote entrepreneurship, e.g. by granting loans both to unemployed people setting up their own business and to entrepreneurs to develop their business, to organise courses and trainings, to provide advisory and information services, to act for the development of the local community, i.e. to support sportsmen and sportswomen, to implement projects aimed at the development of school-age children and young people (psychological and speech counselling), to care for the professional and social development of the disabled, to implement programmes co-financed from structural funds, to cooperate with local government bodies, government administration bodies, local organisations and institutions and scientific institutions. |
| Staropolska Izba Przemysłowo-Handlowa | Alliance of partners. Legalisation of commercial documents Consultancy and training. Information on EU support programmes. Lobbying activities. |
| Stowarzyszenie Forum Pracodawców Kielce | To conduct and support activities promoting the principles of market economy. To organise and conduct educational and information activities. To cooperate with local and national authorities in terms of initiating and giving opinions on important decisions affecting the development of entrepreneurship in Poland and the region. |
| Świętokrzyski Fundusz | Provides guarantees for micro, small and medium-sized enterprises from its own |

| Poręczeniowy | resources and from resources provided by the Marshal's Office of the | | |
|--|--|--|--|
| 1 or queento my | Świętokrzyskie province. The fund provides guarantees for loans and leasing. | | |
| Świętokrzyski Związek Pracodawców Prywatnych LEWIATAN | Protecting the rights and representing the interests of affiliated employers vis-à-vis trade unions of employees, state authorities and administration and local self-government bodies, as well as conducting activities for the development of entrepreneurship, labour market and counteracting unemployment. | | |
| Świętokrzyskie Centrum Innowacji i Transferu Technologii | Offer for SME companies:: 1. Development and preparation of projects for implementation. 2. Optimisation of energy management. 3. Energy review. 4. Audit activities. 5. Research services. 6. Consulting services. Offer for local government units: 1. Consulting and advisory services in applying for co-financing of investment projects from structural funds. 2. Preparation of planning documents. 3. Consulting services. 4. Training services. | | |
| Regionalne Centrum Naukowo-Technologiczne (RCN-T) | Provision of services to start-up companies in the area RCN-T. Rental of office and laboratory/manufacturing space for emerging companies. Management of investment areas for companies in the start-up phase. Support in the creation of projects requiring the cooperation of different research groups. Cooperation with domestic and foreign universities. Organisation of training and seminars. | | |

Source: own elaboration.

Summary

Business environment institutions influence the development of regions through their activity. They provide services which favour the creation and development of enterprises. However, they cannot function without economic entities – enterprises. Therefore, there is a two-way correlation, i.e. the development of the region depends on the condition of business environment institutions, while institutions depend on the level and dynamics of development in the region, which determines the demand for business-related services (Dorożyński, Urbaniak, 2012).

Business environment institutions, through their services, are an important element in the process of stimulating innovation in the Świętokrzyskie province. However, it should be noted that their activities have certain weaknesses. On the basis of the analysis of the services provided, the following conclusions can be drawn:

- In the process of supporting innovativeness, business environment institutions should expand the range of their services directed at increasing innovativeness of enterprises.
- Many of the analysed business environment institutions focus their activities on advisory or training activities, which do not directly influence innovation support.
- There is also a significant number of business environment institutions whose activities
 focus on renting rooms or office premises at preferential rates. These are of course
 important activities, but they do not translate directly into stimulating innovation among
 businesses.
- The capital city of the Świętokrzyskie province has a small number of business environment institutions that provide financial support to SMEs the study identified one guarantee fund and two loan funds. There is a lack of such an institution as e.g. a network of business angels, which would support innovative projects of entrepreneurs.
- The identified institutions whose activities support the development of innovativeness are: "Grono Targowe" Kielce, Kielecki Part Technologiczny, Świętokrzyskie Centrum Innowacji i Transferu Technologii and Regionalne Centrum Naukowo-Technologiczne (RCN-T). The activities of these institutions actively contribute to the development of innovativeness in the analysed region.

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