

COMPETITIVENESS OF PHARMACIES IN THE REFLECTION OF CONSUMER TRUST AND LOYALTY

The correlation of soft competitiveness factors with some social characteristics

Hortolányi Árpád – Domán Szilvia

Abstract

A significant part of research related to competitiveness analyses the activities of economic actors by processing quantitative data, and only a small proportion of research deals with the understanding of so-called soft factors. At the same time, these hard-to-measure resources can form the basis of a competitiveness that lasts much longer, since they are more difficult to copy by competitors. In our research, we sought the answer to the question of how social trust and loyalty, among the soft competitiveness factors that play an important role in the life of pharmacies, are related to the consumer's place of residence, which also determines the cultural environment, and - as the results of our research confirmed - to their income, also representing their level of knowledge. The correlations between the examined factors were revealed through the consumer perception of the electronic prescription, a technical innovation that has appeared in the pharmaceutical market recently. Our secondary research revealed that an industry-wide innovation such as the social acceptance of e-prescription can exert a significant influence on consumer attitudes and, through this, on the development of trust and loyalty. During the primary research, we used a standard questionnaire to reveal consumer preferences related to trust and loyalty, which were examined in connection with the place of residence and income dimensions. Based on the analyses, we found that the trust and loyalty developed regarding pharmacies is not determined by the traditional cultural background of the consumer, but rather by their income and general social knowledge related to it.

Keywords: pharmaceutical market, competitiveness, soft factors of competitiveness, consumer preferences, trust, loyalty

JEL: M31, I11

Introduction

In the economy, on the one hand, the competition takes place for scarcely available resources (Bozsik - Magda, 2021), and on the other hand, by influencing consumer decisions to win over customers (Amberg - Magda, 2021). The competitive environment and conditions influence all the company's decisions, including actions that cause impacts on society and the environment (Albuquerque et al., 2019). As reported by Jiang et al. (2019) the strength of the competition and the different levels of the competition determine what kind of competitive strategy the company uses to create a positive corporate image and at the same time, customer loyalty.

Companies show different behaviours, according to whether they are being surrounded by a strong or moderate competitive environment. In a strong competitive environment, managers make significant efforts to protect the company from threats arising from competition by notably and continuously increasing performance (Long et al., 2020). In this situation, the participants strive to own as much of the resources as possible, which they use to a weighty extent for brand building and advertising (Bujdosó-Szűcs, 2012, Jia, 2020; Gali et al., 2020). At the same time, in a more

moderate competitive environment, the company's managers can maintain their position in the market with less effort, so they are not forced to own large amounts of resources with significant costs (Moradi et al., 2017). Consequently, to be able to talk about competition, the participation of several actors is necessary, who are driven by different interests while relying on the same resources and achieving the same goals (Csorba, 2015).

Competitiveness is extremely closely related to the competition; one could say that they are inseparable. At the same time, it must be considered that while competition defines an activity, an action, the achievement of a goal, competitiveness denotes a skill, aptitude, and ability (Lengyel, 2003). In other words, competitiveness is the ability to compete and succeed in competition. An economic operator becomes competitive if it can satisfy customer needs (price, quality, quantity) while at the same time making a profit, thus ensuring the continued operation and development of the company (Bozsik, 2018). Competitiveness can also be seen as a higher level of expectation, which partly moves away from a simple utilitarian approach. According to this theory, a national economy can be competitive if the capabilities of the nation are well utilised and strengthened in the longer term, to which firms contribute by creating high value-added jobs, and this also leads to an overall improvement in the standard of living and quality of life of its society (Bozsik, 2011; Csath, 2021).

Examining competitiveness thus provides a more effective opportunity to explore economic success factors, in addition to a simple analysis of the competition. As explained by Vörös (2018), competitiveness measures how successful a business is compared to competitors who offer the same or similar products or provide the same or similar services in the same market. In his definition, he approaches the issue from the customer's side and states that a business can be called competitive if customers choose its products, while it generates profit and has a competitive advantage over its competitors. In other words, competitiveness can be achieved by realizing a competitive advantage, which is expressed by the customer's value judgment.

The value judgment of customers plays a particularly important role in the special market in which pharmacies compete. During the examination of the actors of the sector, in addition to the traditional factors, soft competitiveness factors such as consumer trust and loyalty are prominently displayed, which factors must be considered by the pharmacists in order to build a successful competitive strategy. In our research, we looked for the answer to how the development of social trust and loyalty, which is extremely important in the pharmacy market, is related to the consumer's place of residence, which also determines their cultural environment, and their income conditions, which characterize their living conditions.

Soft factors of competitiveness

The majority of research related to competitiveness determines the effectiveness of economic actors through the analysis of quantitative data, and significantly less research approaches the topic from the soft factors of competitiveness. This is primarily because, according to the theory of conventional economics, only indicators that can be measured and modelled are important, and the usefulness of soft indicators is questionable (Stawasz, 2019). At the same time, the appearance of the fourth industrial revolution made it necessary to consider factors such as human capital, innovation, flexibility, and the role of agility. This new approach relies much more than before on the so-called soft factors of competitiveness, including cultural background, knowledge management, or trust (Bencsik – Juhász, 2023). The constant interaction of social and economic processes appears in social competitiveness, which can be increased through the balanced development of

social capital. Social capital is a value embodied in relationships between individuals, which is influenced by the set of attitudes, abilities, and individual characteristics (Vinogradov, 2020).

In the case of companies, intangible values, or resources, such as reputation, organizational culture, management quality, employee motivation, or an excellent customer relationship system can contribute to economic success in a much more significant way than tangible assets, which can be characterized, among other things, by money, machines, or stock. These hard-to-measure resources form the basis of a much more durable competitiveness, as compared to physical assets, it is more difficult for competitors to acquire or copy them, or at all. Taking this into account, it is easy to see that if two companies have the same opportunity to own the same amount and quality of physical assets, then the more successful of the two - both in the short and long term - will be the one that can more intensively deploy its hard-to-copy soft resources (Csath, 2019).

Among the soft competitiveness factors, one must think about characteristics that significantly determine the value system, and are primarily difficult to quantify, such as cultural capital or social capital. The regionally different appearance of these characteristics affects the running of companies operating in the given area through creativity, innovativeness, social knowledge, or the level of trust. So, due to cultural and social characteristics, different values come to the fore in urban and rural life (Pálfi, 2019, Cheng et al., 2023).

These interdependent and closely interacting factors determine the quality of relations between the population of the given area and the companies, which can best be characterized by the trust that exists between them. When developing their competitive strategy, it is important for business organizations to assess these particularities concerning territorial units with different social characteristics, and to create the strategy with increased consideration of them. A high level of cultural and social capital has a positive effect on the successful operation of organizations, promotes economic growth, and increases the willingness of enterprises to innovate (Tomay, 2019; Bodor et al., 2019; Smith et al., 2019). At the same time, it is also important to determine how the basic cultural differences between settlement forms and the income conditions, which also represent the different knowledge levels of the population, are related to the development of social trust and loyalty since while the former can be said to be stable in the long term, the latter can change relatively more dynamically, for example as a result of education.

The pharmacy market is also determined by the social acceptance of the innovations implemented by the actors, the level of which has a significant influence on the development of consumer trust. The change in trust can be easily measured through the consumer evaluation of e-prescription, a comprehensive innovation introduced in drug sales in recent years.

Material and method

The main goal of our study is to explore the relationship between social trust and loyalty, which appears in parallel, between the layers of the settlement, as different cultural levels, as well as the educational level, which also represents the knowledge level of the society, and the closely related income conditions. The study was based on the examination of changes in consumer attitudes associated with the rapid spread of electronic prescriptions. The acceptance of technical innovations, such as e-prescriptions, significantly influences consumers' trust in the pharmaceutical market. In addition to the general change in trust, the investigated phenomenon also affects the perception of individual pharmacies, which significantly affects loyalty. In the research, we defined the following as specific goals:

1. the examination of attitudes related to the use of e-prescription in relation to the population of different settlement forms;
2. exploring the attitudes of consumers with different incomes regarding the use of e-prescriptions.

During the examination of settlement forms, we defined four levels as follows:

- capital city;
- Cities with more than 50,000 inhabitants;
- Cities with less than 50,000 inhabitants;
- other settlements.

We approached the level of social knowledge from two sides. The basic criterion in this regard was education. However, we were given a more nuanced picture during the research when the level of knowledge was represented by income conditions. In this case, we assumed that the respondents with a higher income hold jobs that are associated with a higher, more comprehensive education and a wider range of information. We confirmed the assumed relationship between income and education with a correlation test.

The research was not limited to a narrow area or region, so the target group was the part of the entire population of our country that, due to its age, can use the services of pharmacies. Based on officially published statistical data, we considered the population over 15 years of age, which was 8,310,079 (KSH, 2021b) of the 9,730,772 (KSH, 2021a) Hungarian citizens living in Hungary in the starting year of the survey in 2021.

To obtain the necessary data - as the quantitative method best suited to the realization of the set goals - we used a questionnaire. The data from the questionnaires were processed using the SPSS 29.0.1.0 statistical program package. We examined the topics included in the objective on the samples at a 95% confidence level with a margin of error of 5%. The majority of the questions in the questionnaire included answer options measured on an ordinal scale, which were processed by calculating averages to rank the answer options. When processing the response options measured on the nominal scale, we calculated frequencies. To examine the correlations, we made cross tables and performed a χ^2 test. Cramer's V was used for nominal variables, while Goodman-Kruskal Gamma association coefficients were used for ordinal variables (Sajtos - Mitev, 2007) to examine the strength of the revealed relationships.

The query took place between November 16, 2021, and January 31, 2022. During the research, in the interviewed sample - given that an online questionnaire was primarily used - representativeness criteria could not prevail. The number of questionnaires that were returned and could be evaluated was 329. Among the respondents, 3 people could only answer a small part of the questions in merit, so in these cases we considered the total sample size to be 326 people.

The composition of the sample

In the composition of the place of residence, the sample has changed compared to the statistical average, which is illustrated in Figure 1. The proportion of sample members in the capital city was 8.2%, while the proportion of cities with over 50,000 inhabitants was 9.4% below the statistical average. At the same time, residents of cities with less than 50,000 people were significantly overrepresented with their value of 53.5% compared to their statistical average of 35.9%. The proportion of other settlements in the sample corresponded to the real distribution value (BM, 2022; KSH, 2023).

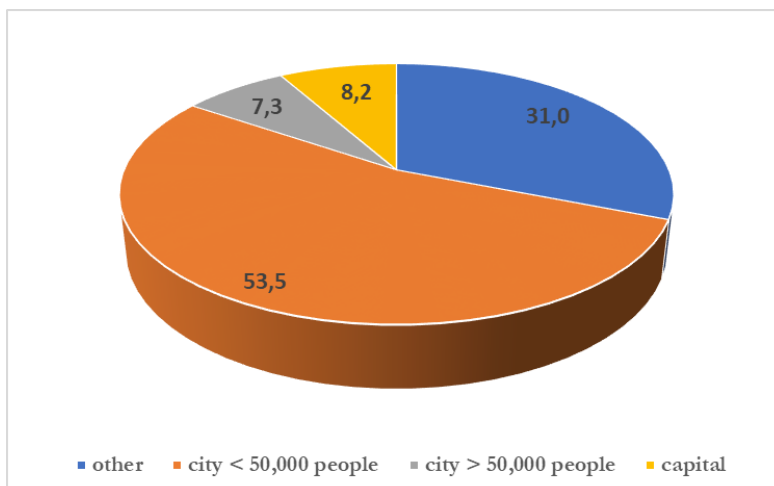


Figure 1. Distribution of the entire sample by place of residence (%)

Source: Own research, 2022, N=329 people

Examining the distribution according to education, the proportion of people with higher education is strongly overrepresented in the sample. (Figure 2)

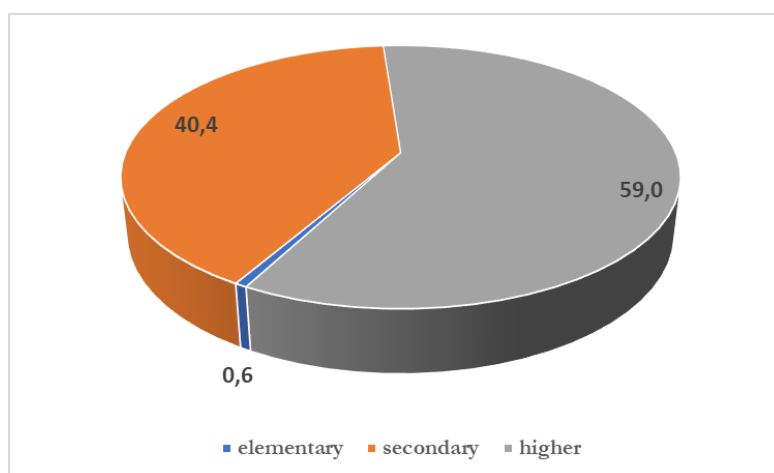


Figure 2. Distribution of the entire sample by education (%)

Source: Own research, 2022, N=329 people

In the recent period, an equalization has really begun between those with secondary and higher education, and the proportion of those with only primary education has started to decrease (Sánta et al., 2015). At the same time, we determined from the composition of the sample that a comprehensive correlation analysis would not provide a sufficiently nuanced picture; therefore, we characterized the level of knowledge and education with a more detailed indicator, the amount of income. We examined the relationship between education and income and clearly showed a strong and unidirectional (gamma 0.793) relationship between them. So, we could state that a higher education clearly meant a higher income among the sample members, so there was no obstacle to substitutability between the two indicators.

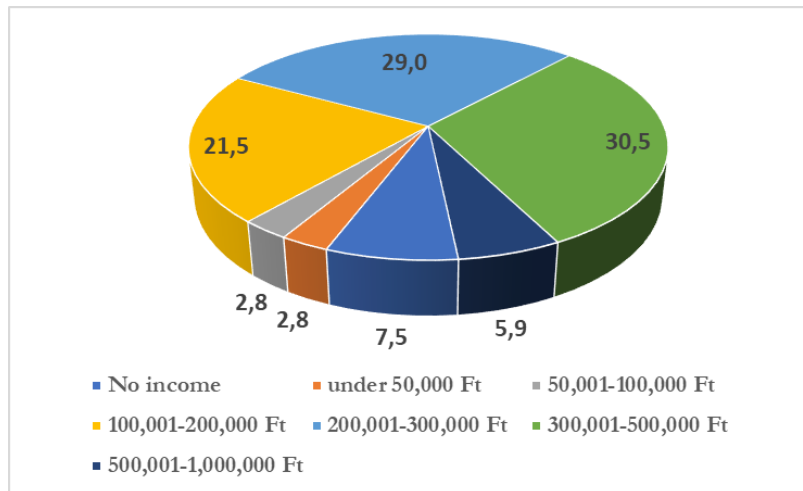


Figure 3. Distribution of the entire sample by net income (%)

Source: Own research, 2022, N=326 people

The sample divided according to income conditions showed that a significant part of the respondents had a net income above HUF 100,000 but below HUF 500,000 (Figure 3). Very few people stated that they have no income or that their monthly income does not reach HUF 100,000. The increasing income segments were taken into account during the correlation studies as higher workplace positions, to which we connected an increasingly broad knowledge base.

Examination of correlations based on settlement levels

In addition to the basic statistical analyses, we also examined numerous correlations. We highlighted some of the results that were more important from the point of view of the research. Accordingly, we first analyzed the development of consumer attitudes regarding some characteristics of the e-prescription at the settlement levels.

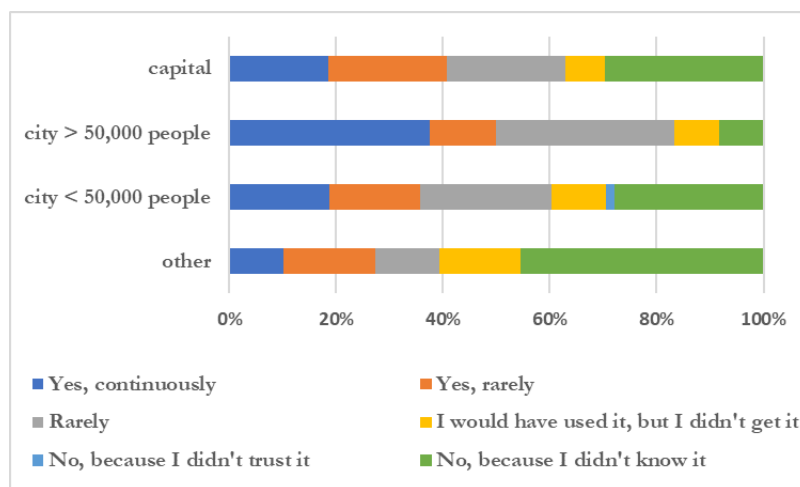


Figure 4. Use of e-prescription in the period before 2021 at settlement levels (%)

Source: Own research, 2022, N=326 people

The survey inquired, how often the respondent used the e-prescription in the period before 2021. Examining the issue in a territorial context (Figure 4), we found that the relationship between settlement levels and previous use of e-prescription is statistically significant, but relatively weak (Cramer's V 0.179). Respondents living in cities used this online solution more often when replacing medicines. A significant proportion of respondents from settlements below the city level stated that they were not even aware of this possibility before.

After 2020, the importance of the e-prescription significantly increased as a result of the several waves of the COVID-19 epidemic. The prescription stored electronically in the cloud - as it became available anywhere and at any time - gave the opportunity to choose a pharmacy more freely. Therefore, we examined whether this new option changed consumers' habits regarding pharmacy choice. When analyzed at the settlement level, a significant but weak (Cramer's V 0.159) relationship between the place of residence and changes in the choice of pharmacy was demonstrated. We found the loyalty of the respondents from Budapest to be minimally weaker. In this form of settlement, the proportion of those who visited the same pharmacy even after the change was the lowest. (Figure 5)

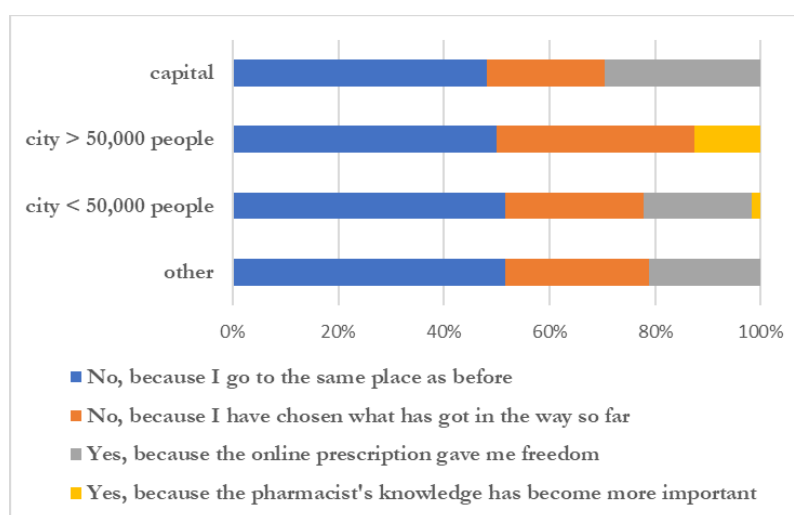


Figure 5. The effect of the introduction of e-prescription on the choice of pharmacy at the settlement level (%)

Source: Own research, 2022, N=326 people

We examined five characteristics related to electronic prescriptions, placed in territorial dimensions, which can influence the development of consumer trust. During the data collection, we asked how convenient, safe, simple, and traceable the e-prescription was. We also assessed the extent to which the respondents considered it a good opportunity that someone else could substitute the online prescription for them at any time. Based on the results of the correlation tests, we established that the nature of the place of residence did not influence the respondent's opinion about the investigated characteristics, and we did not reveal any significant relationship between the factors.

Based on the results obtained, we were able to state that consumers' attitudes regarding the electronic prescription were not determined by the nature of the place of residence. The cultural environment characteristic of settlements of different levels had no effect on the evaluation of the e-prescription. Table 1 presents the results of correlation studies between the nature of the place of residence and the examined factors.

Table 1. Summary of the correlation analysis of the characteristics of the place of residence and the e-prescription

Correlations	Sign.	Gamma
Nature of residence - comfort	0.527	0.062
Nature of residence – safety	0.882	0.011
Nature of residence – simple use	0.980	- 0.002
Nature of residence – traceability	0.077	0.122
Nature of residence – can be replaced by something else	0.159	0.116

Source: Own research, 2022, N=326 people

Examination of correlations based on income conditions

We repeated the correlation analysis of consumer attitudes related to e-prescription also in the light of income conditions. To explore the relationships, we defined seven income levels, which provided a sufficiently nuanced picture to identify the behavioural patterns of respondents belonging to different groups.

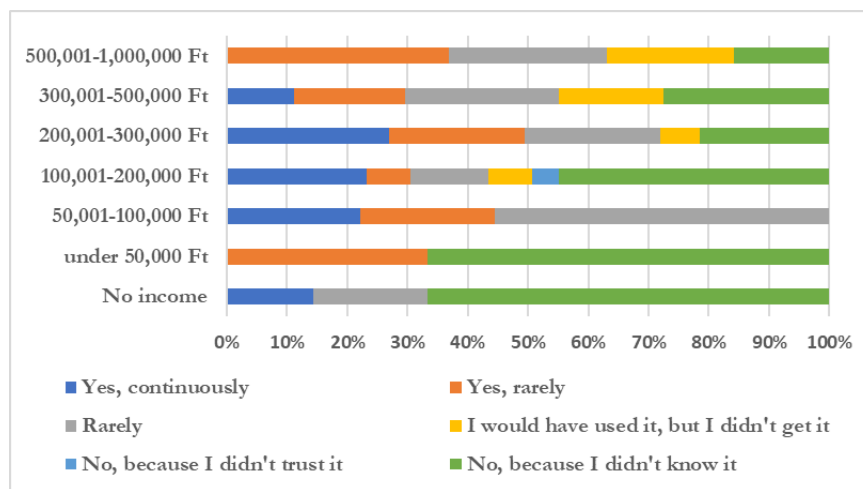


Figure 6. Use of e-prescription in the period before 2021 based on income conditions (%)

Source: Own research, 2022, N=326 people

We found that there was a moderate, weaker than average (Cramer's V 0.231), but statistically significant relationship between the use of the e-prescription before 2021 and income conditions. Examining the data further, we found that primarily respondents with higher incomes used this online option in the past. (Figure 6)

After that, we analyzed how the widespread use of e-prescription changed the behaviour of respondents from different income categories regarding the choice of the pharmacy. The income conditions clearly determined how the respondent reacted to the appearance of the new electronic option. We were able to demonstrate a significant and moderately strong relationship (Cramer's V 0.348) between the respondents classified in different income categories and the behavioural

patterns examined in relation to the pharmacy choice. The loyalty of respondents belonging to higher income levels can be said to be stronger, as a higher proportion of them declared that they still go to the same pharmacy after the change. (Figure 7)

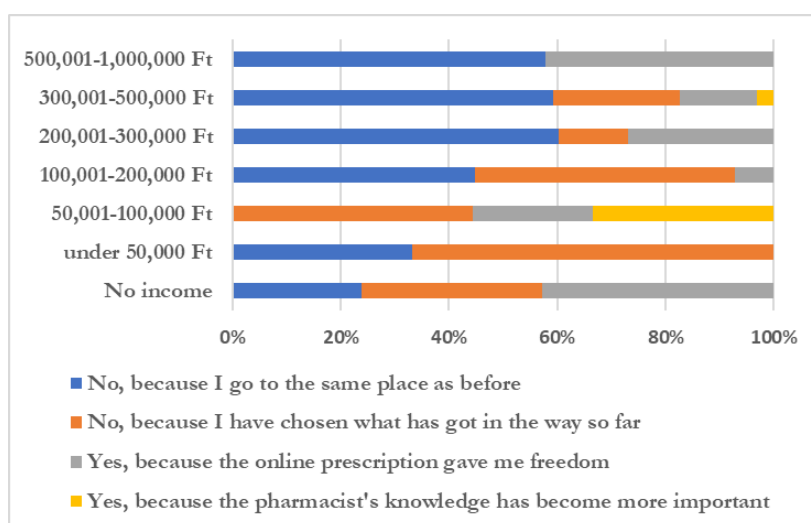


Figure 7. The impact of the introduction of e-prescription on the choice of a pharmacy based on income (%)

Source: Own research, 2022, N=326 people

When exploring the relationship between respondents' attitudes towards e-prescription and income conditions, we first examined the possibility of convenient use. (Figure 8)

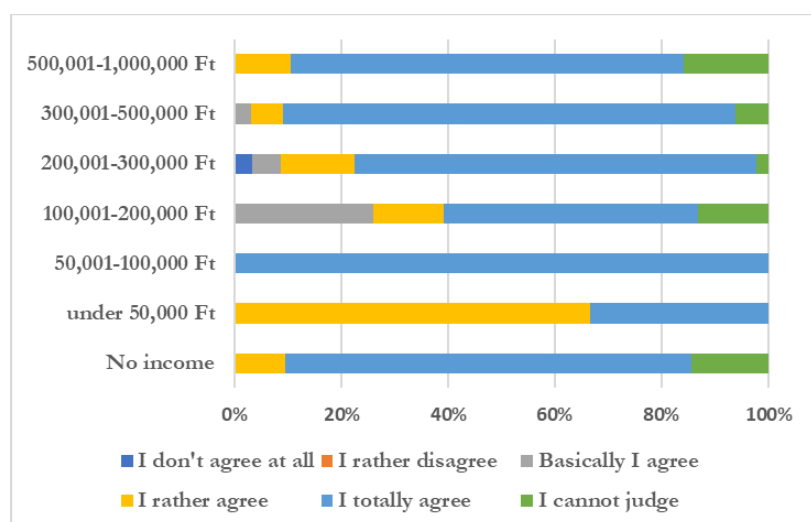


Figure 8. Consumer perception of the e-prescription in terms of convenience based on income (%)

Source: Own research, 2022, N=326 people

We found a unidirectional relationship between the perception of comfort and income. Based on the value of the gamma association coefficient of 0.228, the strength of the relationship can be said to be weaker than average. Based on the correlation analysis, we found that the proportion of those who thought it was convenient to use the e-prescription increased along with the increase in income level.

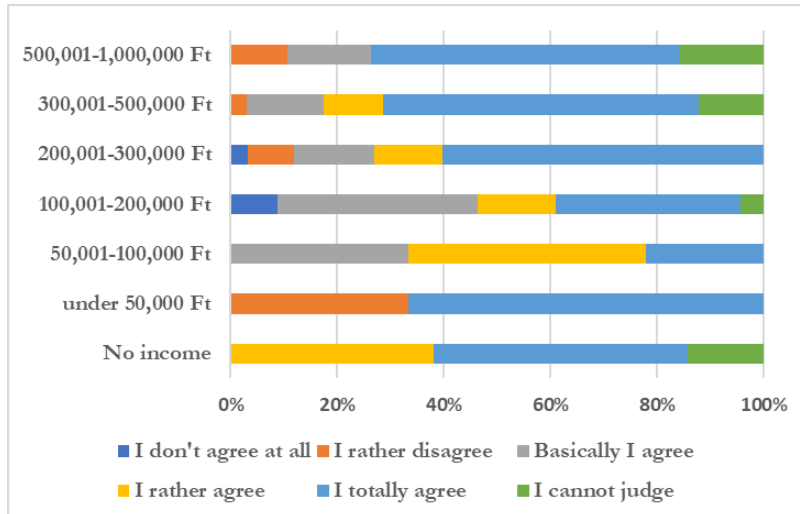


Figure 9. Consumer perception of the e-prescription in terms of ease of use according to in-come conditions (%)

Source: Own research, 2022, N=326 people

We also demonstrated a significant relationship between the respondents' income conditions and their opinion regarding the simplicity of use of prescriptions. Based on the gamma value of 0.233 with a positive sign, we could state that the relationship was weaker than average and unidirectional. As income increased, the proportion of those who found this online procedure easier increased. (Figure 9)

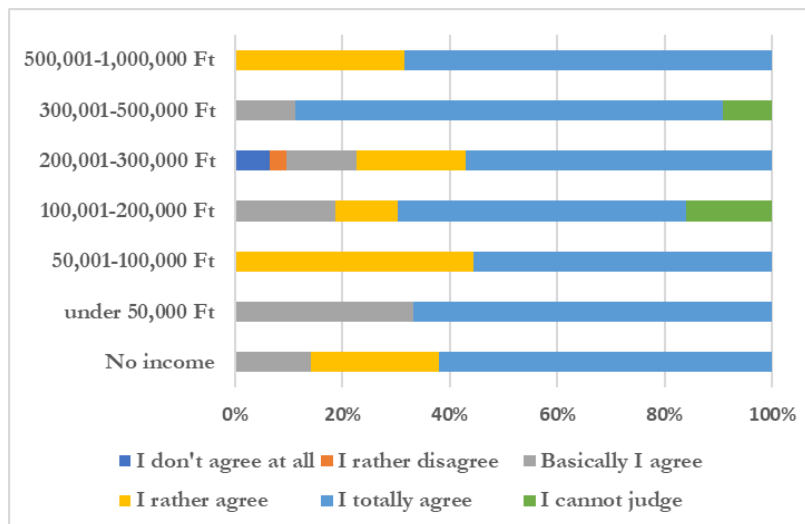


Figure 10. The judgment of consumers of different income levels on the replaceability of the e-prescription by others (%)

Source: Own research, 2022, N=326 people

It could be clearly established that with the increase in income levels, the proportion of respondents who positively assessed that the prescription posted online could be exchanged by another person upon their request increased. The weaker-than-average strength of the relationship was

characterized by the gamma value of 0.172 with a positive sign, which also pointed to the correlation in the same direction. The distribution of responses is illustrated in figure 10.

From the point of view of different income conditions and data security, between two important factors, safe use and data traceability, the correlation studies did not reveal a connection. After obtaining this result, it can be said that the opinion formed about the two criteria is independent of the income category of the respondent. The results of the correlation tests performed in connection with income conditions are summarized in Table 2.

Table 2. Summary of the correlation analysis of income conditions and the characteristics of the e-prescription

Correlations	Sign.	Gamma
Income level – comfort	0.004	0.228
Income level – safety	0.835	- 0.012
Income level – simple use	<0.001	0.233
Income level – traceability	0.086	0.106
Income level – can be replaced by something else	0.010	0.172

Source: Own research, 2022, N=326 people

Implications and suggestions

In our research, we sought an answer to the question of how social trust and loyalty, among the soft competitiveness factors that play an important role in the life of pharmacies, are related to the consumer's place of residence, which also determines the cultural environment, and their income, also representing their level of knowledge. The correlations between the examined factors were revealed through the consumer perception of the electronic prescription, a technical innovation that appeared in the pharmaceutical market recently. Our secondary research showed that an industry-wide innovation such as the social acceptance of e-prescription can have a significant influence on consumer attitudes and, through this, on the development of trust and loyalty.

In the primary phase of the research, we first examined the correlations based on the place of residence. Among the respondents from different cultural backgrounds, those living in the countryside proved to be more loyal. A significant proportion of residents of settlements below the city level stated that they were previously unaware of the advantages of the online solution, but its appearance did not change their pharmacy selection habits. This forced loyalty can be partly explained by the decreasing number of pharmacies operating in smaller settlements, which significantly limits the options.

In the case of pharmacies, the development of trust was not influenced by the different cultural environment, and we did not reveal any correlations between the examined factors.

In the second stage of the research, we reviewed the correlations based on income. We found no significant relationship between income conditions and place of residence, so the forced loyalty outlined in the cultural environment did not influence the results of the study. Respondents with higher incomes proved to be more loyal. A significant number of respondents at a lower income level were previously unfamiliar with this electronic solution, so its mass introduction offered them new opportunities, which they took advantage of.

An interesting result was obtained during the examination of the respondents' perception of trust. The assessment of safety and traceability, when asked as an explicit question, was independent of income conditions. At the same time, if important questions from the point of view of trust and security were formulated implicitly, we found close relationships. We have revealed such a close and unidirectional relationship between income conditions and the convenient and easy use of the e-prescription. The respondent's income situation also determined the extent to which they felt positive about the possibility that the prescription could be replaced by another person due to its online nature. The relationships in the same direction clearly showed that as the income increased, the level of trust of the respondents regarding the e-prescription also increased.

During the tests, the level of knowledge was represented - based on the close correlation between them - with the development of income conditions, which indicator gave a better picture of the respondent's usable knowledge than the level of general education. We associated increasing levels of general, usable knowledge with rising income levels.

We found that the loyalty and trust formed towards pharmacies was not primarily determined by the traditional cultural environment the consumer came from, the income achieved, and the general level of social knowledge related to it were of much greater importance. The level of education and usable knowledge, which varies with income, determined how the respondent thought about the new opportunities provided by the examined pharmacy innovation, and to what extent it changed their previous behaviour. Based on the research, higher income and general level of knowledge resulted in more loyal consumers. Education, information campaigns, and the enlightening and caregiving activities of pharmacies can significantly contribute to increasing the knowledge of a consumer living in each area. This increased social knowledge can increase trust in pharmacies active in the transfer of knowledge, and with-it consumer loyalty, regardless of the general cultural environment.

We also note that the general level of knowledge can be changed faster with the appropriate methods than the cultural environment based on traditions, so it is advisable to focus on this among the soft factors of competitiveness when developing the strategy of pharmacies.

Research limitations and future opportunities

In our research, we examined a topic that is becoming increasingly prominent in the integration of competitive operations into corporate strategy. However, there are very few studies on this topic, both at national and international level, and thus only a very limited scope for studying the theoretical foundations and different practices. This study also does not provide a comprehensive picture of the impact of soft factors of competitiveness, as it has only examined them through the introduction of one innovation, the electronic prescription.

Further targeted and extensive primary research on a large sample of consumers' attitudes towards technological innovations expected to appear in the sector, in particular digital and robotic solutions, is needed. The recently developed basic model UTAUT2 is an excellent tool for this purpose, and its components can be adapted to the expectations of the pharmaceutical market to produce a sector-specific assessment model.

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Authors

Hortolányi Árpád László

ORCID: 0000-0002-5231-3143

PhD student

Hungarian University of Agriculture and Life Sciences, Doctoral School of Economic and Regional Sciences

hortolanyi.arpad@szonart.hu

Domán Szilvia

ORCID: 0000-0003-0876-9482

Dr. PhD

associate professor

Hungarian University of Agriculture and Life Sciences, Institute of Agricultural and Food Economics, Department of Agrarlogistic, Trade and Marketing

Domán.Szilvia@uni-mate.hu

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