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IZAZOVI UNAPRJEĐENJA POSLOVANJA PRIVATNOG SMJEŠTAJA U REPUBLICI HRVATSKOJ

CHALLENGES OF IMPROVING PRIVATE ACCOMMODATION BUSINESS IN THE REPUBLIC OF CROATIA

SAŽETAK: Smještajni kapaciteti u objektima tzv. *privatnog smještaja* u Republici Hrvatskoj imaju važnost kao u niti jednom drugom sustavu turizma u svijetu. Preko 60% ukupne smještajne ponude nalazi se u apartmanima, sobama i kućama za odmor kojima upravlja oko 70.000 građana i mikro poslovnih subjekata. S kontinuiranim i vrlo intenzivnim porastom kapaciteta ove skupine smještaja, javljaju se i sve brojniji izazovi u organizaciji i poslovanju istih. Stoga se u radu analizira opći okvir i kontekst u kojem se događa njihov snažni rast. Svrha i cilj rada je istražiti i analizirati razlike unutar velike skupine privatnih iznajmljivača, izazove u poslovanju, kao i njihove motive bavljenja ovim poslom. S ciljem definiranja ključnih razlikovnih skupina iznajmljivača, provedeno je izviđajno istraživanje putem dubinskih intervjua s odabranim ekspertima iz poslovne prakse. U drugom dijelu rada, istražuje se važnost pojedinih motiva za bavljenje poslom, odnosno ulaskom u djelatnost privatnog smještaja. Rezultati istraživanja i dosadašnje spoznaje dovode do jasnih zaključaka temeljem kojih se predlažu smjernice za buduće operativne planove razvojnih strategija privatnog smještaja u Hrvatskoj, ali i daljnja znanstvena istraživanja u ovom području.

KLJUČNE RIJEČI: privatni smještaj, motivi ulaska u posao, diferencijacija iznajmljivača, Hrvatska

ABSTRACT: Accommodation capacities in the so-called 'private accommodation' facilities play an important role in the Republic of Croatia as in no other tourism system worldwide. Over 60% of total accommodation supply accounts for apartments, rooms and houses for rent which are managed by about 70,000 citizens and micro business entities. Continuous and very intensive increase in the capacities within this accommodation segment induces a growing number of challenges in terms of their organisation and business activity. Therefore, this paper is focused on the analysis of general framework and context within which their intensive growth is taking place. The purpose and objective of the paper is to analyse the differences within a large group of private accommodation suppliers, their business challenges, as well as their motives for engaging in this business. With the aim to define the key differential groups of accommodation suppliers, explorative research was conducted through in-depth interviews with chosen experts from business practice. The second part of the paper is focused on examining the importance of the particular motives for engaging in this business, namely, offering private accommodation. Research results and former knowledge lead to clear conclusions based on which it is possible to suggest the guidelines for future operative plans for private accommodation development strategies in Croatia as well as further guidelines for future scientific research within this field.

KEY WORDS: private accommodation, motives for starting business, differentiation of accommodation suppliers, Croatia

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1. UVOD

Privatni smještaj kao dio smještajne turističke ponude, koji u Republici Hrvatskoj oduvijek nadilazi uobičajena shvaćanja ekonomskog značaja, može biti sinonim autentičnosti turističkog doživljaja čemu aktualni trendovi na globalnom turističkom tržištu idu u prilog. Jedinstveni doživljaj i iskustvo gosti mogu dobiti upravo u malim objektima privatnog smještaja, kod domaćina ili u profesionalno vođenim luksuznim kućama za odmor. U izravnoj komunikaciji s domaćinima gost može dobiti sve potrebne informacije uz srdačan doček, ali i ispraćaj gosta. Riječ je o jednoj od najpropulzivnijih djelatnosti u hrvatskom mikro poduzetništvu gdje građani sami već dugi niz godina stvaraju nove vrijednosti za svoje obitelji i buduće generacije. No, značaj privatnog smještaja kao ravnopravnog dionika u sustavu turizma tek se posljednjih godina percipira na odgovarajući način, nakon što je napokon dobio mjesto u strateškim odrednicama turističke politike.

Nakon vrlo intenzivnog porasta ove vrste kapaciteta u razdoblju od 2000. do 2020. godine, kada u prosjeku rastu po stopi od čak 10,7% godišnje (MINT, 2020), privatni smještaj u Hrvatskoj suočen je sa sve brojnijim izazovima u poslovanju. Ako želi dostići tražene standarde usluga suvremenih turista i zadovoljavajuću razinu konkurentnosti te osobito zadržati prepoznatljivost ovog proizvoda u međunarodnim okvirima, mora odgovoriti na aktualne turističke trendove (OECD, 2020). Suvremeni trendovi značajno utječu na poslovanje, a mali, privatni pružatelji usluga smještaja, zbog svojih specifičnosti u poslovanju, najfleksibilniji su u mogućnostima prilagodbe istima (Vlahov, 2013). Strategija razvoja turizma Republike Hrvatske do zaključno 2020. godine ukazala je na potrebu podizanja kvalitete te transformaciju i uvođenje novih poslovnih modela u organizaciji privatnog smještaja, ali navedeno u najvećoj mjeri nije ostvareno. Stoga

1. INTRODUCTION

Private accommodation as part of the tourism accommodation supply, which has always exceeded the usual concept of economic impact in the Republic of Croatia, can be taken as a synonym of the tourism experience authenticity, which is supported by the current trends in the global tourism market. It is the small facilities in private accommodation, managed either by the hosts or as professional luxury vacation houses, that can provide unique experiences for their guests. Through direct communication with the host, the guest can gain all necessary information along with a warm welcome and fond farewell. This business activity, as one of the most propulsive sectors of Croatia's micro entrepreneurship, has for many years now created new values for its citizens, their families, and future generations. Nevertheless, the importance of private accommodation as an equal stakeholder in the tourism system has been perceived appropriately only in the recent several years, having finally been included among the strategic determinants of tourism policy.

Since its highly intensive growth period between 2000 and 2020, registering the average annual growth rate of as much as 10.7% (MINT, 2020), private accommodation is facing a growing number of challenges in business activity. If the objective is to reach the standards of services which are requested by contemporary tourists as well as satisfactory competitiveness levels and retaining the international recognition of this product, it is necessary to respond to the current tourism trends (OECD, 2020). Contemporary trends significantly affect business activity, and small, private providers of accommodation services are most flexible in adjusting to those trends (Vlahov, 2013) due to their specific features. The Croatian Strategy of Tourism Development 2020 has rightfully pointed out the need to increase the quality of private accommodation, and to transform and implement setting up new business mod-

je prvi cilj ovog istraživanja dati odgovor zašto postavljeni ciljevi iz Strategije razvoja turizma nisu ostvareni te kako ih u budućnosti ipak ostvariti. Poduzetničke inicijative i investicije u smještajne kapacitete, ali i općenito u nekretnine kod građana Republike Hrvatske, uvijek su predstavljale *poželjno ulaganje*, bez jasnog razumijevanja rizika takvih investicija što je također dijelom dovelo do današnje situacije i neuobičajeno visokog udjela ove vrste smještaja u turističkoj ponudi. Kako učiniti nužnu diferencijaciju između domaćina u privatnom smještaju i rentijerskog biznisa, koji u sve većoj mjeri to postaje, izazovi su pred kojima se danas nalaze uključeni dionici u sektoru privatnog smještaja, a osobito zakonodavac te tijela regionalne i lokalne razine. Drugi važan izazov je kako omogućiti jednostavniju transformaciju ka novim poslovnim modelima. Za sve veći broj malih poduzetnika važno je znati i moći što realnije planirati investiciju, procijeniti mogućnosti prinosa i povrata na ulaganje te osigurati kvalitetu usluge u operativnom smislu u sve zahtjevnijem konkurentskom okruženju. Drugi cilj ovog istraživanja je ispitati motive ulaska i bavljenja djelatnošću pružanja usluga u privatnom smještaju te kritički analizirati izazove pred kojima se danas privatni smještaj u Hrvatskoj nalazi.

U COVID-19 sezoni 2020. godine, kada je u Hrvatskoj uz nautički turizam, privatni smještaj bio ključni generator turističkog prometa, dokazane su brojne prednosti, ali još više i mogućnosti za unaprjeđenje cjelokupne ponude. U odnosu na rekordnu 2019. godinu, tijekom srpnja i kolovoza 2020. godine, privatni smještaj je ostvario 66% dok je istodobno u hotelima ostvareno 44% ukupnih noćenja (MINTIS i HTZ, 2020).

Na ovom segmentu smještajne ponude, uz nužna unaprjeđenja kvalitete i pružene usluge te aktivnu suradnju svih zainteresiranih dionika u destinacijama, značajno se može unaprijediti prepoznatljivost i konkurentnost ne samo ovog važnog segmenta smještajne ponude, već i cjelokupni sustav

els. However, to a large extent these objectives have not been achieved. Therefore, the first objective of this research is to answer why the strategic objectives of tourism development have not been achieved and how their achievement can still be ensured in the future. Entrepreneurial initiatives and investments in private capacities, as well as in the real estate in general, have always been perceived as 'desired investment' with the citizens of the Republic of Croatia. However, there has been no clear understanding of the risk of such investments, which has also partially led to the current situation and an unusually high share of this type of accommodation in the tourism supply. The key stakeholders in the sector of private accommodation, especially the legislators and the authorities at the regional and local levels, are faced with the challenge of how to make the necessary differentiation between the hosts in private accommodation and rental businesses. Another important challenge refers to facilitating simpler transformation towards new business models. A growing number of small entrepreneurs find it important to know and be able to plan an investment as realistically as possible, to estimate the possibilities of yield and return on investment, and to ensure the quality of the service operationally in an increasingly demanding competitive environment. The second objective of this research is to examine the motives for entering the business of providing services in private accommodation, and to critically analyse the challenges that this activity faces in Croatia today.

In the COVID-19 season of 2020 private accommodation was the key generator of tourism turnover in Croatia, alongside nautical tourism. During that period its numerous advantages were proven as well as its opportunities for improving the supply in general. In comparison to the record 2019, in July and August of 2020 private accommodation registered 66%, while the hotels registered 44% of the total overnight stays (MINTIS and HTZ, 2020).

turizma Republike Hrvatske. Ishodište za iskorak u kvaliteti i postizanju boljeg konkurentskog položaja je usvajanje suvremenih znanja o trendovima na turističkom tržištu i profesionalizacija pružanja usluga u dijelu kapaciteta kao i jasno određenje državnih tijela prema ovom segmentu turističke ponude. Mikro-poduzetnici u privatnom smještaju, koji pomno planiraju svoje nove investicije te profesionalno pristupaju poslu, dugoročno će postajati sve značajniji čimbenici stvaranja jedinstvenog doživljaja i predstavljat će osnovicu kvalitete i konkurentskog položaja na turističkom tržištu.

2. TEORIJSKI OKVIR I PREGLED LITERATURE

Tradicija ugošćavanja u vlastitim domovima stara je gotovo koliko i civilizirano društvo. Međutim, tek u novije vrijeme, ugošćavanje je poprimilo oblik organizirane djelatnosti koja se u međunarodnoj praksi pojavljuje u velikom broju varijacija i pod različitim nazivima (Petrić i Mimica, 2011:7). Analizom literature i dosadašnjih spoznaja koji su rezultat provedenih istraživanja, primjetno je kako istraživanja u području privatnog smještaja značajno zaostaju za onima u području poslovanja hotela. Razlog tome može se tražiti prije svega u rijetko dostupnim relevantnim i usporedivim podacima koji se vode u različitim zemljama za ovu vrstu smještaja. U raznim kontekstima istraživanja brojni autori su analizirali terminološki okvir, modele poslovanja, vlasništvo, porezni tretman i druge specifičnosti u načinu poslovanja malih smještajnih objekata (Eme-

By taking into account the necessary improvements in the quality and services provided, and with active cooperation by all destination stakeholders, this segment of accommodation supply has the potential to improve significantly the recognition and competitiveness of this important segment, and of the entire tourism system in the Republic of Croatia. The starting point for a step forward in achieving quality and better competitive position would be to acquire the contemporary knowledge about the trends in the tourism market and professionalisation of providing services in a part of the capacities, as well as in clear support of the national authorities towards this segment of the tourism offer. Micro entrepreneurs in private accommodation plan their new investments carefully and approach business professionally. This ensures that ultimately they will become even more significant factors in creating unique experiences and present a foundation of quality and competitiveness on tourism market.

2. THEORETICAL BACKGROUND AND LITERATURE REVIEW

Tradition of hosting in own homes is almost as old as the civilised society itself. However, it was only recently when hosting took the form of organised activities appearing in large number of variations and under different names in international practice (Petrić and Mimica, 2011:7). On the basis of literature analysis and knowledge resulting from the conducted investigations, it is evident that the research in the field of private accommodation significantly lags behind that in the field of hotel business. The reasons can be traced in the scarcely available relevant and comparable data that is kept in different countries for this type of accommodation. In different research contexts numerous authors have analysed the terminological framework, business models, ownership, tax treatment and other specifics in the ways of doing business in small accommodation facil-

rick i Emerick, 1994; Getz i Carlsen, 2000; Vasilevska-Nestoroska, 2001; Getz i Nilsson, 2004; Getz i Carlsen, 2005; Getz i Petersen, 2005; Lynch, 2005; Hudson i Gilbert, 2006; Di Domenico i Lynch, 2007; Tinsley i Lynch, 2008; Cerović *et al.*, 2009; Alonso, 2010; Petrić i Mimica, 2011; Portolan, 2013, 2014; Raschke *et al.*, 2019; Pino i Varela, 2019; Vrtođušić Hrgović i Petaković, 2020 i dr.). Kao svojevrsni zajednički zaključak navedenih istraživanja nameće se činjenica kako privatni smještaj dijelom predstavlja značajan potencijal za kvalitetan daljnji razvoj turizma u lokalnim zajednicama gdje izravno doprinosi rastu standarda života, valorizaciji i očuvanju resursa, lokalne tradicije i identiteta prostora te revitalizaciji raseljenih ruralnih područja, ali i uz istodobnu opasnost za sve navedeno kada je riječ o pojedinim pojavnim oblicima privatnog smještaja.

Pod pojmom privatnog smještaja, kako je u Hrvatskoj inicijalno zamišljen, podrazumijevaju se dominantno mali iznajmljivači, odnosno fizičke osobe koje u vlasništvu imaju nekoliko apartmana, soba ili kuća za odmor unutar domaćinstva, gdje se pružanjem usluga smještaja najčešće bave članovi obitelji kao dopunskom djelatnošću. Zakonodavni okvir pružanja ugostiteljskih usluga u domaćinstvu u Hrvatskoj temelji se na Zakonu o ugostiteljskoj djelatnosti (NN 85/15) gdje se jasno definiraju prava i obveze iznajmljivača - fizičkih osoba koje pružaju ugostiteljske usluge u domaćinstvu.¹ U ovu skupinu smješta-

ities (Emerick and Emerick, 1994; Getz and Carlsen, 2000; Vasilevska-Nestoroska, 2001; Getz and Nilsson, 2004; Getz and Petersen, 2005; Lynch, 2005; Hudson and Gilbert, 2006; Di Domenico and Lynch, 2007; Tinsley and Lynch, 2008; Cerović *et al.*, 2009; Alonso, 2010; Petrić and Mimica, 2011; Portolan, 2013, 2014; Raschke *et al.*, 2019; Pino and Varela, 2019; Vrtođušić Hrgović and Petaković, 2020; etc.). A joint conclusion of all these studies is that private accommodation stands as a significant potential for quality further tourism development of the local communities where it directly contributes to the growth of the living standard, valorisation and preservation of the resources, local tradition and identity, and to the revitalisation of the displaced and depopulated rural areas. Yet, it simultaneously represents a threat for all the above regarding certain manifestations of private accommodation.

The term private accommodation, as initially defined in Croatia, assumes dominantly small accommodation suppliers, i.e. natural persons who own several apartments, holiday homes, or rooms within a household, and whose services are most commonly provided by themselves or the family members as additional business activity. Legislative framework for providing hospitality services within households in the Republic of Croatia is based on the Act on the Hospitality Activity (NN 85/15), which clearly defines the rights and obligations of accommodation suppliers, natural persons that provide hospitality services within a household.¹ This

¹ Ugostiteljskim uslugama u domaćinstvu u smislu ovoga Zakona smatraju se sljedeće ugostiteljske usluge: 1.) smještaj u sobi, apartmanu i kući za odmor, kojih je iznajmljivač vlasnik, do najviše 10 soba, odnosno 20 kreveta, u koji broj se ne ubrajaju pomoćni kreveti; 2.) smještaj u kampu i/ili kamp-odmorištu, organiziranom na zemljištu kojeg je iznajmljivač vlasnik, s ukupno najviše deset smještajnih jedinica, odnosno za 30 gostiju istodobno, u koje se ne ubrajaju djeca u dobi do 12 godina; 3.) usluge doručka, polupansiona ili punog pansiona gostima kojima iznajmljivač

¹ The hospitality services in the household, according to this Act, are the following services: 1.) accommodation in rooms, apartments and holiday homes, which are rented by the owner, including up to a maximum of 10 rooms, or 20 beds and excluding the extra beds; 2.) accommodation in a campsite and/or camping resort, set up on the owner's land with a total of up to ten accommodation units, i.e. accommodating up to 30 guests at a time, excluding children aged up to 12 years; 3.) breakfast, half board or full board services to guests who are

ja statistički se, također, ubrajaju i brojni vlasnici pojedinačnih stanova u višestambenim zgradama koji se iznajmljuju turistima kao i mali poduzetnici koji investiraju u neke od navedenih vrsta smještajnih jedinica. Uvjeti po kojima poslovni subjekti kategoriziraju smještajne jedinice gotovo su identični onima koje treba zadovoljiti smještaj u vlasništvu fizičkih osoba. No, uvjeti poslovanja, a osobito porezni tretman su različiti i ujedno nepovoljniji za poslovne subjekte. Eurostat pod pojmom privatnog turističkog smještaja objašnjava one kapacitete koji nisu dio kolektivnih smještajnih kapaciteta pa treba voditi računa da kapaciteti privatnog smještaja u Hrvatskoj zapravo najviše odgovaraju Eurostatovom terminu odmorišnih i drugih vrsta smještaja za kratki boravak u okviru skupine komercijalnih turističkih kapaciteta (Eurostat, 2020). Ključna karakteristika ovih smještajnih objekata je njihov, u pravilu mali kapacitet i veza s domaćinom, najčešće vlasnikom objekata. Upravo se taj odnos s domaćinom i doživljaj lokalne kulture može smatrati jednim od ključnih elemenata privlačnosti ovih objekata i konkurentnosti na tržištu.

U suvremenom turizmu značajno se mijenjaju okolnosti pružanja usluga smještaja u domaćinstvima, osobito s rapidnim porastom *ekonomije dijeljenja* i pojavom Airbnb-ja krajem 2000-ih godina. Navedeno je predmet brojnih istraživanja i analiza utjecaja snažnog rasta novih modela poslovanja te primjene tehnologije u ekonomiji dijeljenja. Osobito se u ugostiteljskoj djelatnosti i općenito u sustavu turizma mogu ponajbolje uočiti i analizirati promjene s različitih aspekata (Guttentag, 2015; Dredge i Gyimóthy, 2015; Oskam i Boswijk, 2016; Cheng, 2016; Mody, Suess i Lehto, 2017; Andreu, Bigne, Amaro i Palomo, 2020). Mnogobrojne turističke destinacije u svijetu, osobito one turistički razvijene, suočile su se odjednom

accommodation group statistically also includes numerous owners of individual apartments in multi-apartment buildings which are rented to tourists as well as to small entrepreneurs who invest in some of the specified types of accommodation units. The conditions for categorising the accommodation units are almost identical for business entities and for those owned by natural persons. Eurostat interprets the term 'private tourism accommodation' as the facility which is not part of the collective accommodation facility defining private tourism accommodation. Therefore, it is important to bear in mind that 'private accommodation facilities' in Croatia in fact mostly match Eurostat's definition of holiday and other types of accommodation for short stays within the group of commercial tourism capacities (Eurostat, 2020). The key characteristic of these accommodation facilities is their typically small capacity and relationship with their host who is most often the owner. It is this relationship with the host and the experience of local culture that can be considered as one of the key attractiveness feature of those facilities and their market competitiveness.

In the contemporary tourism the circumstances of providing accommodation services in households are significantly changed, especially as a consequence of the rapid growth of the sharing economy and the emergence of Airbnb at the end of 2000s. This is in the focus of numerous investigations and analyses into the impact of new business models and implementations of technology in the sharing economy. Those changes can be best observed and analysed from different perspectives within the hospitality activity and the tourism system in general (Guttentag, 2015; Dredge and Gyimóthy, 2015; Oskam and Boswijk, 2016; Cheng, 2016; Mody, Suess and Lehto, 2017; Andreu, Bigne, Amaro and Palomo, 2020). Numerous tourism destina-

pruža usluge smještaja u sobi, apartmanu i kući za odmor.

provided accommodation in rooms, apartments or holiday homes by the owner.

s vrlo snažnim izazovima regulacije poslovanja i obuzdavanja rasta smještajnih kapaciteta u stanovima, apartmanima i sobama (Gutiérrez, García-Palomares, Romanillos i Salas-Olmedo, 2017; van Holm, 2020) zbog poremećaja do kojih su nove, digitalne platforme dovele hotelsko poslovanje.

U Hrvatskoj postoji duga tradicija pružanja usluga *privatnog smještaja* turistima u domaćinstvima, osobito u primorskim destinacijama. Strategija razvoja turizma Republike Hrvatske do 2020. godine uvodi termin *obiteljski smještaj* pa se i on danas sve češće koristi u komunikaciji. Kako na početku razvoja privatnog smještaja, tako i danas, za veliki broj građana Hrvatske bavljenje ovom djelatnošću predstavlja poželjnu dopunsku djelatnost uslijed čestih nepovoljnih socijalnih i ekonomskih prilika u zemlji. S pojavom organiziranog turizma u Hrvatskoj, (u drugoj polovici XIX. stoljeća do prvog svjetskog rata) turizmu se na državnim razinama u pravilu ne poklanja posebna pažnja, pa su glavni nositelji razvoja entuzijasti u lokalnim sredinama (Pirjevec i Kesar, 2002:43).

U razdoblju između dva svjetska rata sagledavaju se ekonomske koristi, osobito od inozemnog turizma te se zakonskim i administrativnim mjerama nastoji regulirati i unaprijediti turističko poslovanje. Sve veći broj manjih mjesta uključuje se u turistički razvoj, gradeći različite vrste smještajnih objekata. Najznačajnije razdoblje izgradnje smještajnih kapaciteta je tzv. „zlatno doba hrvatskog turizma“ od 1965. do 1975. godine (Vukonić, 2005) kada su sagrađeni kapaciteti s ukupno od oko 320.000 kreveta, od čega čak oko 95.000 novih kreveta, dominantno u hotelima. U ovom razdoblju hoteli i sličan smještaj bilježe prosječnu godišnju stopu rasta od 11,4%, dok ostali, komplementarni oblici smještaja rastu po stopi od prosječno 9,67% godišnje (MINT, 2020). Povijesno gledajući, navedeno razdoblje bilo je doba najintenzivnije izgradnje smještajnih kapaciteta u kojem je izgrađeno 69% svih osnovnih i preko 72% svih komplementarnih kapacite-

tions worldwide, especially the ones with developed tourism, have suddenly faced very strong challenges in business regulation and limiting the growth of accommodation capacities in flats, apartments and rooms (Gutiérrez, García-Palomares, Romanillos and Salas-Olmedo, 2017; van Holm, 2020) due to the disruptions suffered by hotel businesses as a result of the new digital platforms.

Croatia, especially the Adriatic destinations, boasts a long tradition of providing 'private accommodation' services to tourists in households. The Croatian Tourism Development Strategy until the 2020 introduces the term 'family accommodation', which is more often used in the communication. Both at the beginning of the development of private accommodation and today, a large number of Croatians perceive this economic activity as a desirable additional activity due to their commonly adverse social and economic opportunities. With the appearance of organized tourism in Croatia (in the second half of 19th century until the World War I), tourism was generally not given special attention at the national level and the main carriers of the development were enthusiasts in the local environments (Pirjevec and Kesar, 2002:43).

In the period between the two world wars, the economic benefits were recognised, especially those coming from international tourism, while the legal and administrative measures were regulated to improve the tourism business. An increasing number of smaller places got involved in tourism development, building different types of accommodation facilities. The most significant period of the construction of accommodation capacities is the so-called 'golden age of Croatian tourism' from 1965 to 1975 (Vukonić, 2005) when the capacities of 320,000 beds were built, out of which 95,000 were new beds dominantly in hotels. During this period the hotels and similar facilities registered an average annual growth rate of 11.4%, while other complementary types of accommodation grew at an average annual rate of 9.67% (MINT, 2020). Historically, this period was

ta kojima je Hrvatska raspolagala predratne 1990. godine. Nakon ovog razdoblja visokih stopa rasta izgradnje svih vrsta smještajnih kapaciteta, dolazi do faze usporavanja izgradnje.

U razdoblju do 1990. godine, kao odgovor na stalni rast primarno inozemnog turističkog prometa i kontinuirani rast izgradnje novih hotelskih kapaciteta, zabilježen je rast i u segmentu privatnog smještaja. Ne treba zaboraviti kako je u tadašnjem socijalističkom gospodarskom uređenju upravo pružanje usluga smještaja u domaćinstvu davalo rijetku mogućnost za ulaganje vlastitog kapitala građanima i slobodno bavljenje nekom gospodarskom aktivnošću u turizmu. Tijekom Domovinskog rata, u prvoj polovini 1990-ih godina, dolazi do drastičnog pada turističkog prometa koje je obilježeno i snažnim padom broja raspoloživih kapaciteta. Broj ukupnih smještajnih kapaciteta iz 1990. godine Hrvatska je dostigla tek 2003. godine (Vlahov i Vuletić, 2016). Uslijed ponovnog ubrzanog rasta turističkog prometa, ali i aktivnosti na tržištu nekretnina u razdoblju nakon 2000. godine, rast kapaciteta privatnog smještaja ponovno doživljava svoj procvat. Posljedica je to, prvenstveno, intenzivne apartmanizacije koja se događa duž jadranske obale. Politika izgradnje smještajnih kapaciteta za potrebe razvoja turizma ne ostvaruje zadane ciljeve zbog nedostatka i loše kvalitete prostornih planova te snažnih interesa investitora potaknutih korupcijom unutar građevinske djelatnosti.

Treba naglasiti kako se praksa izgradnje stambenih objekata u kojima zapravo nitko ne stanuje, već su u uporabi samo tijekom ljetne sezone, rijetko gdje kritički promišljala od strane ključnih dionika turizma na destinacijskoj razini. Tako se zapravo događa da se prostor u okviru zona stambene namjene iskorištava u najvećoj mjeri za turističku namjenu, a turističke zone predviđene prostornim planovima ostaju prazne. Potpuno je paradoksalno u priobalnim mjestima, a osobito na otocima gdje broj stanovništva

the era of the most intensive construction of accommodation capacities in Croatia before the 1991 war. After this period of high growth rates in construction of all types of accommodation capacities, a severe slowdown followed.

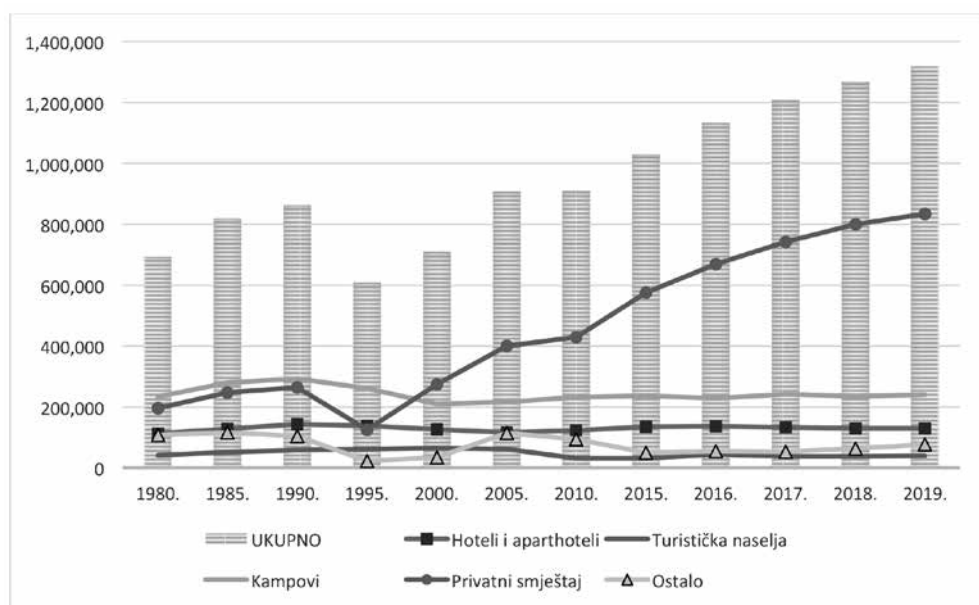
During the period up to 1990 in response to the constant growth of primarily international tourism turnover and of the construction of new hotel capacities, the private accommodation segment followed the upward trends. It should be noted here that in the socialist economy of that period it was the provision of accommodation services in households that afforded a rare opportunity to the citizens to invest their own capital and freely engage in some economic activity in tourism. During the Homeland War, in the first half of the 1990s, there was a drastic drop in tourism turnover, which was also marked by a sharp decrease in the number of available capacities. The total accommodation capacities from 1990 were recovered in Croatia as late as in 2003 (Vlahov and Vuletić, 2016). Due to the accelerated growth of the tourism turnover, as well as of the activities in the real estate market in the period after 2000, the growth of the private accommodation capacities has bounced back. This is the result of intensive construction of apartments along the Adriatic coast in the first place. The policy of building accommodation capacities for the purpose of tourism development has not reached the set goals because of absence and lack of quality of spatial plans and strong investor interests and widespread corruptive practices in the construction activity.

It should be emphasized that the practice of building houses in which no one actually lives but are used only during the summer season has never really received critical assessments by key tourism stakeholders at the destination levels. For this reason, the spaces within the residential zones are used mostly for tourism purposes, while the tourism zones designated in spatial plans remain empty. It is completely paradoxical to keep expanding the residential zones for construc-

kontinuirano opada, stalno tražiti nova proširenja stambenih zona za gradnju. Porast kapaciteta u privatnom smještaju od 2013. godine posljedica je i nove zakonske regulative² zbog koje dodatno statistički raste broj raspoloživih kreveta, a koji su se do tada nelegalno iznajmljivali i nisu bili dio službene statistike.

tion in Croatia's coastal towns, especially on the islands where the population is steadily declining. This increase in the capacity in private accommodation since 2013 is also the consequence of a new legislation² that further statistically increases the number of available beds, which were previously rented illegally and were not part of the official statistics.

Grafikon 1: Vrste smještajnih kapaciteta prema broju kreveta u razdoblju od 1980. do 2019. godine

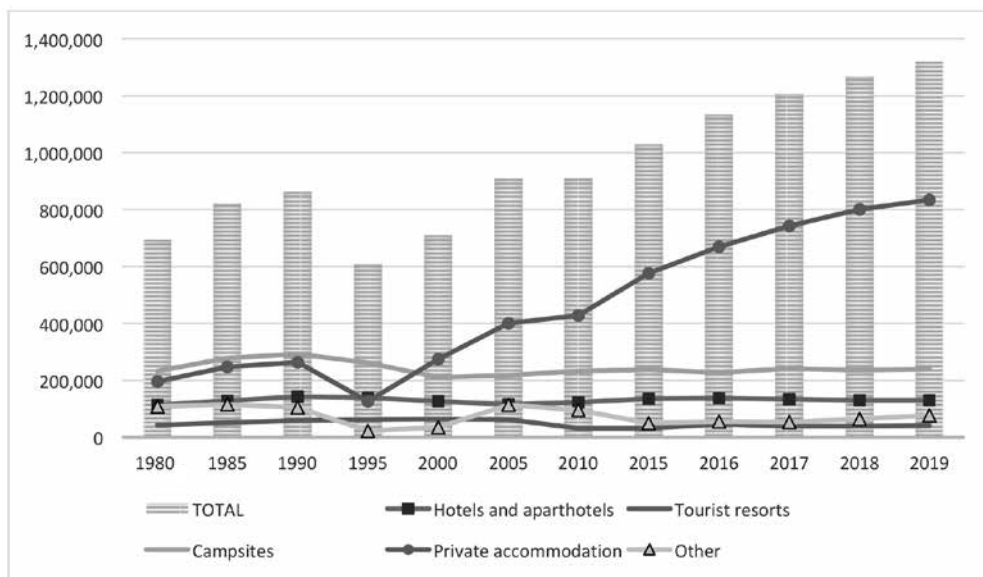


Izvor: Ministarstvo turizma RH, Turizam u brojkama 2019

² 2012. godine donesen je Zakon o postupanju s nezakonito izgrađenim zgradama (NN 86/12) kojim se omogućuje legalizacija bespravno izgrađenih objekata na području RH od kojih je na obali znatan broj, a koji su se u ranijem razdoblju nelegalno iznajmljivali turistima.

² In 2012, The Act on the Treatment of Illegally Constructed Buildings (NN 86/12) was adopted, allowing the legalization of illegally constructed buildings on the territory of the Republic of Croatia, of which there are a significant number on the coast and were rented to tourists illegally in the earlier period

Graph 1: Types of accommodation capacities by numbers of beds in the period 1980 - 2019



Source: Ministry of Tourism of the Republic of Croatia, *Tourism in numbers, 2019*

Kontinuirani i stabilni rast turističkog prometa motivira postojeće i privlači nove vlasnike nekretnina da započnu posao s iznajmljivanjem smještaja turistima. Ulaskom Hrvatske u punopravno članstvo Europske unije građani s najznačajnijih europskih emitivnih tržišta za Hrvatsku jednostavnije dolaze do vlasništva nekretnina u Hrvatskoj. Uviđajući iznimno povoljne uvjete posjedovanja nekretnine u Hrvatskoj, ali i mogućnosti iznajmljivanja istih turistima, sve veći broj stranih državljana registrira svoje stanove i kuće za odmor te ih iznajmljuje turistima. Upravo je ta mogućnost da se od vlastite nekretnine ostvari dodatna zarada, uz plaćanje niskih poreza ili često i izbjegavajući porezne obveze, pobudila veliki interes kako domaćeg stanovništva tako i inozemnih ulagača na bavljenje ovom djelatnošću. Također, dugotrajna recesija hrvatskog gospodarstva u razdoblju 2009. - 2015. godine (DZS, 2020) s jedne strane, uz daljnji rast turističkog prometa s druge strane, dodatno su motivirali vlasnike

The continuous and stable growth of tourism turnover motivates the existing property owners and attracts the new ones to start renting accommodation to tourists. With Croatia's accession to full EU membership the citizens from the most important European generating markets have found it easier to acquire property ownership in Croatia. Thus, an increasing number of foreign citizens have taken advantage of the extremely favourable conditions of owning real estate in Croatia and registered their apartments and holiday homes for tourism renting. It is this opportunity of making additional profits from one's own property, while taking advantage of low taxes or often avoiding tax liabilities, that has aroused great interest of both the local population and foreign investors to engage in this activity. Also, the prolonged 2009-2015 recession of Croatia's economy (CBS, 2020) and further growth of the tourism turnover have additionally motivated the owners of numerous properties to reactivate them for tourism purposes.

brojnih nekretnina izvan funkcije na njihovu aktivaciju u turističke svrhe. Tu je riječ osobito o nekretninama u starim jezgrama priobalnih gradova, ali i u ruralnim područjima zaobalja te kontinentalnom dijelu koje se uređuju s ciljem ponude smještaja turistima.

Iznimno snažan rast i veliki broj smještajnih jedinica u objektima privatnog smještaja dovodi tako napokon i do ozbiljnijeg interesa države te lokalne zajednice za ovaj segment turističke ponude. Ističu se pritom izazovi s kojima se privatni iznajmljivači susreću u poslovanju, ali i problemi destinacija u pogledu održivosti dosadašnjeg modela rasta. Tako je u 2019. godini u Hrvatskoj registrirano 833.787. kreveta u komercijalnim objektima privatnog smještaja što predstavlja udio od 63,2% u ukupnim kapacitetima (MINT, 2020). Prema podacima iz istog izvora, od ukupno ostvarenih 91,9 milijuna noćenja, u objektima privatnog smještaja u 2019. godini ostvareno je 39,3 milijuna ili 42,8%. Ovim brojkama treba dodati i registrirane kapacitete nekomercijalnog smještaja koji su strukturom smještajnih jedinica identični, a u kojima je tijekom 2019. g. ostvareno dodatnih 13,1 milijuna noćenja (MINT, 2020).

3. METODOLOGIJA ISTRAŽIVANJA

Proučavajući dostupne izvore podataka o poslovanju, konkurentnosti i motivima ulaska u posao malih pružatelja usluga smještaja, uočena su nedostatna istraživanja u ovom, za Hrvatsku, vrlo propulzivnom i brzorastućem segmentu smještajne ponude. Na osnovu proučavanja relevantne domaće i svjetske literature, primjenom standardnih metoda znanstvenog istraživanja koje uključuju povijesne metode kao i metodološke postupke analize i sinteze te deskripciju, postavljeni su i već spomenuti ciljevi istraživanja. Kako bi se kritički sagledali izazovi s kojima se uključeni dionici u privatnom smještaju u Hrvatskoj suočavaju, kao i ključni motivi bavljena ovim poslom, najprije je izvršena

This especially refers to properties in old town centres on the coast and in rural areas of the hinterland that have been remodelled to offer accommodation to tourists.

The exceptionally strong growth and large number of accommodation units in private facilities has finally resulted in a more serious interest in this segment of the tourism offer by the state and the local community. This refers to the challenges faced by the private accommodation suppliers in their business activities as well as the problems of the destinations regarding the sustainability of the former growth model. Thus, in 2019 the number of beds registered in commercial private accommodation facilities in Croatia was 833,787 and accounted for 63.2% of the total capacity (MINT, 2020). According to the data from the same source, out of the total of 91.9 million of overnight stays, private accommodation facilities in 2019 accounted for 39.3 million or 42.8%. These figures should be supplemented by the registered non-commercial accommodation capacities which are identical in the structure to accommodation units, and provide an additional 13.1 million of registered overnight stays in 2019 (MINT, 2020).

3. RESEARCH METHODOLOGY

The study of the available sources of data on business, competitiveness, and motives for entering the business of small accommodation providers has revealed insufficient research in this propulsive and fast-growing segment of accommodation offer in Croatia. Based on the relevant domestic and international literature, the application of standard methods of scientific research involving historical methods, and the methodological procedures of analysis, synthesis and description, the aforementioned research goals have been set. In order to be able to critically evaluate the challenges faced by the involved stakeholders in private accommodation in Croatia and the key motives for doing this business, a classification of groups of accom-

klasifikacija skupina iznajmljivača u okviru ponude kapaciteta privatnog smještaja. S ciljem definiranja ključnih razlikovnih skupina iznajmljivača i kao priprema za empirijsko istraživanje, oblikovano je i primijenjeno izviđajno istraživanje putem standardiziranog individualnog dubinskog intervjua s 10 odabranih eksperata iz poslovne prakse u području poslovanja privatnog smještaja. Riječ je o tri dugogodišnja pružatelja usluga smještaja u domaćinstvu, potom dva vlasnika apartmanskih objekata veličine osam i više smještajnih jedinica u priobalnim destinacijama, dva građevinska poduzetnika koji investiraju u izgradnju malih turističkih objekata te iste prodaju, ali i iznajmljuju na tržištu, kao i tri vlasnika integralnih hotela i to u gradskim odredištima. Intervjui su provedeni izravno s ispitanicima u razdoblju neposredno nakon završetka turističke sezone 2019. godine dok su dodatno potrebne informacije prikupljane u izravnim telefonskim razgovorima s istim ispitanicima. Pitanja su u prvom dijelu intervjua bila opće prirode i s ciljem utvrđivanja kapaciteta radi klasifikacije smještaja kojim upravljaju. Ostala pitanja bila su usmjerena na ključne karakteristike i probleme s kojima se privatni iznajmljivači susreću u poslovanju te njihove osobne motive bavljenja poslom, odnosno ulaska u djelatnost. Do definiranja četiri različite skupine iznajmljivača te pet istaknutih motiva za bavljenje ovim poslom, odnosno ulaska u djelatnost, došlo se komparacijom i klasifikacijom prikupljenih odgovora u izviđajnom dijelu istraživanja. U intervjuima s odabranim ekspertima evidentirani su različiti odgovori na pitanje o njihovim osobnim primarnim motivima bavljenja poslom te su isti grupirani. S ciljem sveobuhvatnog pregleda ključnih izazova s kojima se pojedine skupine iznajmljivača, ali i drugi uključeni dionici u privatnom smještaju u Hrvatskoj suočavaju, kreirana je i situacijska SWOT analiza koja jasno oslikava aktualnu, ali i željenu poziciju ovog segmenta smještajne ponude.

U okviru drugog dijela istraživanja o motivaciji za bavljenje poslom, odnosno

modation suppliers was first carried out within the private accommodation capacity offer. In order to define the key differential groups of accommodation suppliers and prepare for empirical research, exploratory research was designed and applied through standardized individual in-depth interviews with 10 chosen experts from the business practice in the field of private accommodation business. They include three long-time providers of accommodation services in households, two owners of apartment facilities of 8 or more accommodation units in coastal destinations, two construction entrepreneurs who invest in the construction of small tourism facilities and sell or rent them on the market, and three owners of integral hotels in city destinations. The interviews were conducted directly with the respondents in the period immediately at the end of the tourism season in 2019, while the necessary information was additionally collected in direct telephone conversations with the same respondents. The questions in the first part of the interview were of general nature to determine the capacity for classifying the accommodation that they manage. Other questions were focused on the key characteristics and problems faced by private accommodation suppliers in business and on their personal motives for entering the business. The definition of the four different groups of accommodation suppliers and five of their prominent motives entering the business was obtained by comparing and classifying the collected responses in the exploratory part of the research. During interviews with the chosen experts, different answers to the question about their personal primary motives for doing business were recorded and they were grouped together. To review comprehensively the key challenges that individual groups of accommodation suppliers, as well as other stakeholders involved in private accommodation in Croatia face, a situational SWOT analysis has been created that clearly reflects the current desired position of this segment of the accommodation offer.

ulaskom u djelatnost privatnog smještaja, provedeno je terensko istraživanje metodom anketiranja privatnih iznajmljivača, odnosno mikro poduzetnika u ovoj djelatnosti. U razdoblju od studenog 2019. do travnja 2020. godine, anketno istraživanje provedeno je na okviru uzorka od ukupno 220 statističkih jedinica. Od distribuiranih anketnih upitnika, povratno je prikupljeno i analizirano njih 60 ili 27,3%, među kojima su podjednako bili zastupljeni predstavnici ranije definiranih skupina iznajmljivača, po 15 iz svake skupine (1. pružatelji usluga u obiteljskom objektu s dugogodišnjom tradicijom, 2. mladi koji su naslijedili i unaprjeđuju posao roditelja, 3. vlasnici stanova bez ranijeg iskustva u poslu te 4. mikropoduzetnici koji investiraju u nove kapacitete i razvijaju nove poslovne modele unutar djelatnosti). Anketiranje se provodilo na način da su upitnici slani izravno ispitanicima te osobnim odlaskom kod dijela iznajmljivača u tipičnim priobalnim odmorišnim destinacijama (Vodice, Primošten, Trogir i Podstrana) te gradovima Šibeniku, Splitu i Zagrebu. Podaci o važnosti motiva ulaska u djelatnost za pojedine skupine iznajmljivača, dobiveni anketnim upitnikom, analizirani su metodama deskriptivne statistike (distribucije odgovora i aritmetičke sredine ocjene važnosti). Svaki ispitanik rangirao je pet istaknutih motiva na način da je s 1 označen najvažniji motiv za ispitanika, odnosno s 5 najmanje važan motiv bavljenja poslom. Dobiveni rezultati rangiranja motiva razvrstani su ovisno o pripadnosti ispitanika pojedinoj skupini iznajmljivača, a koju je prethodno ispitanik odabrao. Istraživanjem je uočeno da primarni motivi uvelike ovise o tome kojoj skupini iznajmljivača ispitanik pripada. Provedenim primarnim istraživanjima dolazi se do zaključka kako je nužna diferencijacija unutar ove velike skupine dionika u turizmu Hrvatske, kako u administrativnom tako i osobito u poreznom tretmanu.

In the second part of the research on motivation to engage in the business of offering private accommodation, a field survey was carried out by using the method of surveying private accommodation suppliers, i.e. micro entrepreneurs. Between November 2019 and April 2020, the survey was conducted on a sample of 220 statistical units. Of the distributed questionnaires, 60 or 27.3% were collected and analysed, and the representatives of the previously defined groups of accommodation suppliers were equally represented, 15 from each group (1. Service providers in a family facility with a long tradition, 2. young people who have inherited and are improving the work of parents, 3. owners of apartments with no previous experience in business, and 4. microenterprises investing in new capacities and developing new business models within the business activity). The survey was conducted in such a way that the questionnaires were distributed directly to the respondents and by personal visits to some accommodation suppliers in typical coastal holiday destinations (Vodice, Primošten, Trogir and Podstrana) and the cities of Šibenik, Split and Zagreb. The data on the importance of motives for entering business for certain groups of accommodation suppliers, obtained through the questionnaire, were analysed using descriptive statistics methods (distribution of responses and arithmetic mean of importance assessment). Each respondent ranked five prominent motives for engaging in the business of offering private accommodation in such a way that the most important motive was marked 1, while the least important motive was marked 5. The obtained results of the rankings were classified depending on the subject's affiliation with the particular groups of accommodation suppliers, which were previously selected by the examinees. Based on this research it can be concluded that the differentiation within this large group of tourism stakeholders in Croatia is necessary – both regarding administrative and especially tax treatment.

4. PREDUVJETI RASTA KVALITETE PRIVATNOG SMJEŠTAJA I DODATNE VRIJEDNOSTI ZA GOSPODARSTVO

Snažni rast privatnog smještaja u planiranom sedmogodišnjem razdoblju Strategije razvoja turizma u Hrvatskoj do kraja 2020. godine nije se uspio obuzdati unatoč činjenici da je to bio jedan od strateških ciljeva. Sustav turizma u Hrvatskoj se stoga danas suočava s još izraženijim problemima koji se osobito vežu uz segment privatnog smještaja. Upravo se provedenim istraživanjima za potrebe rada nastoje kritički sagledati brojni izazovi s kojima se dionici u okviru ponude privatnog smještaja suočavaju. Kreirana je stoga i SWOT analiza koja prikazuje aktualnu, ali oslikava i željenu poziciju ovog segmenta smještajne ponude. Ključne snage privatnog smještaja uz ostvarenje navedenih prilika mogu u kratkom roku značajno unaprijediti sliku cjelokupnog sustava turizma u Hrvatskoj te ga podići na višu razinu standarda i međunarodne konkurentnosti.

4. PREREQUISITES FOR THE GROWTH OF PRIVATE ACCOMMODATION QUALITY OF AND ADDITIONAL VALUE FOR THE ECONOMY

The robust growth of private accommodation in the planned seven-year period of the Croatian Tourism Development Strategy until 2020 has not been contained despite its being one of the strategic goals. Therefore, the tourism system in Croatia today faces even more pronounced challenges especially in the segment of private accommodation. The research conducted for the purpose of this paper aims to analyse numerous challenges that stakeholders face within the business of offering private accommodation. Therefore, a SWOT analysis was created to show the current as well as reflect the desired position of this segment of the accommodation offer. The key strengths of private accommodation provided that the opportunities are realised can improve significantly the image of the entire tourism system in Croatia in the short term elevating it to a higher level of standards and international competitiveness.

Tablica 1: SWOT analiza privatnog smještaja

<i>Snage</i>	<i>Slabosti</i>
<ul style="list-style-type: none"> • Postojanje institucionalnog okvira poslovanja • Pozitivni trendovi na tržištu potražnje koji idu u prilog privatnom smještaju • Interes lokalnog stanovništva i poduzetnika za bavljenje djelatnošću • Porast svijesti o nužnosti stalnog unaprjeđenja kvalitete ponude • Atraktivne lokacije većeg broja objekata • Dobra vrijednost za novac • Individualni pristup gostu • Gostoljubivost i doživljaj u objektima domaćina 	<ul style="list-style-type: none"> • Nedostatak cjelovite i jasne vizije razvoja na svim razinama upravljanja • Neujednačena kvaliteta ponude • Veliki broj neatraktivnih i bezličnih objekata uz obalu • Stihijska izgradnja u zonama stambene namjene naselja • Izrazita sezonalnost poslovanja • Manjak stručnih znanja i vještina iznajmljivača • Izostanak suradnje iznajmljivača s ostalim važnim dionicima u destinaciji

<i>Prilike</i>	<i>Prijetnje</i>
<ul style="list-style-type: none"> • Provedba diferencijacije različitih pojava oblika privatnog smještaja • Izrazita segmentacija potražnje u područjima posebnih interesa turizma • Tematizacija ponude smještaja • Omogućavanje adekvatnog korištenja EU fondova s ciljem podizanja ili uvođenja novih standarda • Uspostava okvira potpora za profesionalizaciju poslovanja i nove poslovne modele • Unaprjeđenje suradnje uključenih dionika u destinaciji • Uspostava jasnog razvojnog okvira za razdoblje od 2021. godine 	<ul style="list-style-type: none"> • Nekontrolirani rast kapaciteta (osobito naselja kuća za odmor te bezličnih apartmanskih objekata) • Ponovna pojava 'bespravne gradnje' • Netransparentno poslovno okruženje • Stvaranje imidža jeftinih ljetnih destinacija • Nemogućnost uspostave destinacijskog lanca vrijednosti • Korupcija na lokalnoj razini uvjetovana političkim položajima • Smanjenje interesa za obiteljskim poduzetništvom

Izvor: prema Institut za turizam (2013) i provedenom istraživanju autora

Table 1: SWOT analysis of private accommodation

<i>Strengths</i>	<i>Weaknesses</i>
<ul style="list-style-type: none"> • Existence of institutional framework for business activity • Positive trends on demand market which support private accommodation • Interest of local community and entrepreneurs for business activity • Increased awareness of necessity of permanent improvement of supply quality • Attractive locations of majority of facilities • Good value for money • Individual approach to guests • Hospitality and experience in hosts' facilities 	<ul style="list-style-type: none"> • Lack of integral and clear development vision on all levels of management • Uneven quality of supply • Large number of non-attractive and impersonal facilities on the coast • Uncontrolled construction in residential zones of settlements • Extreme seasonality of business activity • Lack of professional knowledge and skills of accommodation suppliers • Lack of cooperation of accommodation suppliers with other important stakeholders in destination
<i>Opportunities</i>	<i>Threats</i>
<ul style="list-style-type: none"> • Implementation of differentiation of various forms of private accommodation • Extreme segmentation of demand in areas of special interests of tourism • Theming accommodation offers • Enabling adequate use of EU funds to raise or introduce new standards • Establishing support frameworks for business professionalisation and new business models • Improving cooperation between stakeholders involved in destinations • Establishing a clear development framework for period from 2021 	<ul style="list-style-type: none"> • Uncontrolled capacity growth (especially holiday home resorts and faceless apartment facilities) • Re-emergence of <i>illegal construction</i> • Non-transparent business environment • Creating image of cheap summer destinations • Inability to establish a destination value chain • Corruption at local levels conditioned by political positions • Reducing interest in family entrepreneurship

Source: Data from Institute for Tourism (2013) and author's research

Zbog duge tradicije razvoja privatnog smještaja i postojanja institucionalnog okvira, Hrvatska se u međunarodnom okruženju često ističe kao pozitivan primjer regulacije poslovanja ovog segmenta smještaja, a osobito nakon pojave Airbnb-ja na globalnom tržištu i uključivanja pojedinačnih stanova u vlasništvu fizičkih osoba u iznajmljivanje turistima. Raniji zakonodavni okvir, zahtjevniji za učinkoviti nadzor poslovanja privatnih iznajmljivača (fizičkih osoba, vlasnika nekretnina), u Hrvatskoj je i dodatno pojednostavljen uvođenjem paušalne naplate turističke pristojbe i poreza. No, zbog neorganiziranosti, ali često i nedostatka volje i interesa za unaprjeđenje postojećeg sustava od strane državnih službi na svim razinama, u ovoj djelatnosti još uvijek postoji izražena pojava 'rada na crno' ili vještog izbjegavanja propisanih obveza u poslovanju. Uslijed snažnog porasta broja kapaciteta u privatnom smještaju i vrlo niske stope zauzeća istih, koja je 2019. godine iznosila u prosjeku tek 16,4% godišnje (MINT, 2020), raste i svijest o nužnosti stalnog unaprjeđenja kvalitete i obogaćivanja ponude.

Kao ključnu snagu najvećeg dijela ponude privatnog smještaja kod domaćina, može se istaknuti mogućnost individualnog pristupa gostu gdje domaćin objekta na sebe preuzima ulogu svojevrsnog *destinacijskog concierge-a*. Kao jedna od snaga može se istaknuti iskustvo bavljenja ovim poslom i mlađih generacija koje imaju interesa, volje i znanja za unaprjeđenje postojeće ponude i investiranje u nove, suvremene objekte (najčešće investirajući u luksuzne kuće za odmor na atraktivnim lokacijama), prilagođene zahtjevima suvremenih turista više i visoke platežne moći.

Objekti u domaćinstvima i ostale smještajne jedinice u priobalnim mjestima u pravilu se nalaze na atraktivnim lokacijama blizu mora ili u starim gradskim jezgrama dok su luksuzne kuće smještene ili uz samo more ili u prirodnom okruženju zaobalja odnosno u kontinentalnom dijelu zemlje. Priliku za

Due to the long tradition of developing private accommodation and the existence of an institutional framework, in the international environment Croatia often stands out as a positive example of regulating the business activities of this accommodation segment, and especially after Airbnb's emergence on the global market and the inclusion of individual apartments owned by natural persons in renting to tourists. The earlier legislative framework, which was more demanding for effective supervision of the operations of private accommodation suppliers (natural persons, property owners) in Croatia, was further simplified by the introduction of flat-rates for tourist fees and taxes. However, due to the lack of organization as well as of will and interest to improve the existing system by state departments at all levels, this activity is still affected by pronounced *moonlighting* in or skilfully avoiding the prescribed business obligations. Due to the strong increase in the number of capacities in private accommodation and the very low rate of occupancy thereof, which in 2019 averaged only 16.4% (MINT, 2020), there is also a growing awareness of the unremitting need to improve the quality and enrich the offer.

A key strength of the largest part of the private accommodation offer is the opportunity for individual approach to the guest by the host of the facility who takes over the role of a *destination concierge*. Another strength worth highlighting is the involvement of the younger hosts who possess the interest, will, and knowledge to improve the existing offer and invest in new, modern facilities (most often in luxury holiday homes in attractive locations) that are adapted to the requirements of contemporary tourists with higher and high purchasing power.

As a rule, household facilities and other accommodation units in coastal towns are located in attractive locations near the sea or in old town centres, while luxury houses are located either by the sea, or in the natural environment of the hinterland, or in the

daljnji kvalitetan i održiv rast i razvoj privatni smještaj može imati samo ako se provede razgraničenje trenutno velikog broja sličnih, ali ipak značajno različitih pojava oblika ove vrste smještaja. U tom smislu, posebno treba istaknuti činjenicu da se danas vlasnici većeg broja nekretnina (najčešće stanova u višestambenim zgradama ili velikih apartmanskih zgrada) koje iznajmljuju turistima, svrstavaju u skupinu malih iznajmljivača te vješto koriste privilegije jednostavnog poslovanja u tzv. "paušalnom sustavu", s malim poreznim opterećenjem, koji je inicijalno trebao biti socijalna kategorija i omogućiti egzistenciju lokalnom stanovništvu te ograničiti iseljavanje iz ruralnih područja Hrvatske. U smislu poreznog opterećenja, nužno je potrebna distinkcija između malih iznajmljivača smještaja u domaćinstvu i onih kod kojih je riječ u stvari o tipičnom rentijerskom poslovanju. Navedeno je potrebno kako bi se olakšalo poslovanje malim poduzetnicima koji žele podići razinu kvalitete i usluge na višu razinu, uvodeći nove modele poslovanja u okviru trgovačkih društava jer je trenutno takva transformacija nepovoljna i troškovno neopravdana. Spomenuta distinkcija pojava oblika u privatnom smještaju važna je za postavljanje cjelovite i jasne vizije razvoja u budućem razdoblju, a koja bi zasigurno obuzdala i nekontrolirani rast neatraktivnih i bezličnih apartmanskih objekata.

Uvidjevši potencijal i mogućnosti napretka privatnog smještaja, lokalne turističke zajednice pokreću sve više programa edukacije i stjecanja specifičnih znanja potrebnih iznajmljivačima. Zbog velikog broja pojedinačnih malih iznajmljivača, nužno je poticati udruživanje te osobito međusobnu suradnju s dionicima turizma u destinaciji. Navedeno iznajmljivačima otvara i mogućnosti za legalno ostvarivanje dodatnih prihoda od, primjerice, posredovanja u prodaji različitih proizvoda ili usluga u destinaciji. No, zakonodavni okvir trenutno isto ne dozvoljava zbog ograničenog obima poslova iznajmljivača. Obuzdavanje daljnjeg rasta broja apartmana ili kuća za odmor po dosadašnjem

continental part of the country. Private accommodation can only thrive gaining quality and sustainable development if the different forms of this current type of accommodation facilities, which are currently abundant and seemingly similar, are clearly set apart. In this regard, it should be particularly noted that today the owners of larger numbers of properties (most often apartments in multi-apartment buildings or large apartment buildings) that are let to tourists are classified as small accommodation suppliers and skilfully use the privileges of simple business activities in the so-called 'flat-rate system' with low tax burden, which was initially supposed to be a social category and enable the existence of local communities and limit emigration from rural areas of Croatia. In terms of the tax burden, it is necessary to make a distinction between small accommodation suppliers of household accommodation and the typical renting businessmen, and thus facilitate the business for small entrepreneurs wishing to take the quality of service to the next level by introducing new business models within trade associations since such transformation is currently unfavourable and cost-unjustifiable. This distinction of the private accommodation phenomena is important for establishing a complete and clear vision of the development in the future period, which would certainly curb the uncontrolled growth of unattractive and faceless apartment buildings.

Seeing the potential and the opportunities for progress of private accommodation, local tourism boards are launching more and more training programs for acquisition of the specific knowledge that accommodation suppliers require. Due to the large number of individual small accommodation suppliers, it is necessary to encourage alliances and mutual cooperation with the tourism stakeholders in a destination as it would create opportunities for accommodation suppliers to legally generate additional income from, for example, mediating the sales of various products or services in the destination, although the legislative framework currently does not allow it

modelu neće se dogoditi samo od sebe, osobito uz atraktivan i povoljan porezni tretman koji domaće, ali i mnogobrojne strance motivira na ulaganje u nekretnine u Hrvatskoj. U nužno potrebnim izmjenama uvjeta poslovanja ne treba zaboraviti da upravo privatni smještaj čini razliku i specifičnost hrvatskog sustava turizma u odnosu na mnogobrojne konkurente na međunarodnom turističkom tržištu.

Provedenim istraživanjem i ispitivanjem ključnih dionika o preduvjetima za rast kvalitete i dodatne vrijednosti za ukupnu ekonomiju, istaknuta su tri ključna preduvjeta: diferencijacija iznajmljivača unutar privatnog smještaja i uvođenje posebnih standarda, transformacija dijela privatnih iznajmljivača u nove poslovne modele i pravne oblike te nužnost primjene suvremenih trendova u poslovanju privatnog smještaja.

Diferencijacija iznajmljivača unutar privatnog smještaja i uvođenje posebnih standarda

Provedenim izviđajnim istraživanjem s odabranim ekspertima iz poslovne prakse uočene su međusobno značajne razlike između privatnih iznajmljivača koje zakonodavac svrstava u jedinstvenu cjelinu te se dolazi do zaključka kako je nužno provođenje diferencijacije unutar ove velike skupine dionika u turizmu Hrvatske. Radi lakšeg razumijevanja položaja na tržištu i kasnije analize motiva za bavljenje ovim poslom, definirane su četiri skupine iznajmljivača, prikazane u Tablici 2. Uz svaku skupinu navedeni su i ključni izazovi u poslovanju koje su ispitanici najčešće spominjali u provođenom istraživanju.

due to the accommodation suppliers' limited workload. Restraining further growth in the numbers of apartments or holiday homes according to the current model will not be possible on its own, especially with the attractive and favourable tax treatment that motivates domestic and many foreigners to invest in real estate in Croatia. Within the necessary changes to business conditions, however, it should still be remembered that it is private accommodation that makes a difference by creating the specific quality of Croatia's tourism compared to many competitors on the international tourist market.

Based on the conducted research and examination of the key stakeholders on the preconditions for quality growth and additional value for the overall economy, three key preconditions can be yielded: the differentiation of private accommodation suppliers and introduction of special standards, the transformation of some renting businesses into new business models and legal forms, and the need to implement modern trends in private accommodation business operations.

Differentiation of private accommodation suppliers and introduction of specific standards

The conducted exploratory research with the selected experts in the business practice has yielded significant differences among the private accommodation suppliers that are legally classified into a single group, which leads to the conclusion that it is necessary to differentiate within this large group of stakeholders in Croatia's tourism. In order to facilitate the understanding of the market position and the analysis of the motives for engaging in the business, four groups of accommodation suppliers were defined as presented in Table 2. Also mentioned were the key business challenges that were most frequently mentioned by the respondents in the survey.

Tablica 2: Skupine iznajmljivača i ključni izazovi s kojima se susreću u poslovanju

Skupina iznajmljivača		Ključni izazovi u poslovanju
1.	Domaćini s dugogodišnjom tradicijom iznajmljivanja smještaja u objektu u vlasništvu obitelji	<ul style="list-style-type: none"> • Nedostatak znanja o novim tehnologijama • Odlazak mladih iz obiteljskog okruženja • Nemogućnost pronalaska adekvatne pomoći/radne snage za operativno obavljanje posla • Nedostatna financijska sredstva za značajnije investicije, nužne kod starih objekata
2.	Nasljednici nekretnina koji unaprjeđuju posao ranijih generacija	<ul style="list-style-type: none"> • Nesređeni imovinsko-pravni odnosi nekretnina • Nepoticažno okruženje za nove investicije • Dugo razdoblje povrata • Nedovoljno iskustvo i znanja o načinu poslovanja • Ograničene strukture građevina
3.	Vlasnici stanova i drugih nekretnina bez ranijeg iskustva u turizmu	<ul style="list-style-type: none"> • Organizacija operativnog poslovanja u destinaciji
4.	Mikro-poduzetnici koji investiraju u nove kapacitete i razvijaju nove poslovne modele unutar djelatnosti (posluju kao obrti i trgovačka društva)	<ul style="list-style-type: none"> • Nepoticažno poslovno okruženje i otežana mogućnost financiranja kapaciteta privatnog smještaja • Ograničene mogućnosti korištenja EU fondova • Neujednačenost kvalitete postojećih kapaciteta

Izvor: Istraživanje autora

Table 2: Groups of accommodation suppliers and the key challenges they face in business

Group of accommodation suppliers		Key business challenges
1.	Hosts with long tradition of renting accommodation in family-owned property	<ul style="list-style-type: none"> • Lack of knowledge about new technologies • Young generations leave family environments • Inability to find adequate help/staff for business operations • Insufficient financing for major investments, necessary for older facilities
2.	Real estate heirs improving businesses of earlier generations	<ul style="list-style-type: none"> • Distraught property legal relations of real estate • Non-stimulating environment for new investments • Long return period • Lack of experience and knowledge about business models • Limited structures of buildings
3.	Owners of apartments and other real estate with no previous experience in tourism	<ul style="list-style-type: none"> • Organization of business operations in destinations
4.	Micro entrepreneurs investing in new capacities and developing new business models within sector (operate as crafts and companies)	<ul style="list-style-type: none"> • Non-stimulating business environment and difficult possibilities for financing private accommodation capacities • Limited possibilities in using EU funds • Disparity of existing capacities' quality

Source: author's research

Kao što je već naglašeno, prema trenutno važećem zakonodavnom okviru u Hrvatskoj se pružanjem usluga smještaja, kao dodatnom djelatnošću, mogu baviti fizičke osobe iznajmljujući do najviše 20 kreveta, uz ograničenje gornje granice prihoda od 300.000 HRK (40.000 EUR) za ulazak u sustav PDV-a. U ovoj skupini nalazi se i najveći broj registriranih iznajmljivača u domaćinstvima s tradicijom od više desetaka godina ili njihovi nasljednici, kojima je ovo uvijek bio i ostao dodatni izvor prihoda. Unutar ovih skupina primjetan je svojevrsan 'sukob generacija' u pogledima kako bi posao trebalo dalje voditi. Provedeno istraživanje ukazuje da su oni iznajmljivači s dugogodišnjom tradicijom koji su uspjeli zajedno s mladim generacijama unaprijediti ponudu (obnoviti kapacitete, obogatiti ponudu dodatnim sadržajima za goste unutar objekta, uvesti nove tehnologije i on-line kanale prodaje) zadržali svoj položaj i ostali konkurentni na tržištu. Ovoj skupini iznajmljivača treba pomoći u vidu edukacija i prilagodbi novim uvjetima na tržištu te zadržati 'privilegirani' porezni tretman paušalnih obveznika.

Za one nasljednike nekretnina koji ostaju živjeti u lokalnom području, logičan je interes za unaprjeđenjem poslovanja i nastavkom rada ovih objekata. S razvojem specifičnih oblika turizma i porastom zanimanja za ruralna područja, česte su inicijative mlađih generacija za obnovom i turističkom valorizacijom starih, napuštenih objekta u tim istim područjima (naselja u zaobalju, otocima ili selima kontinentalnog dijela Hrvatske). Kod obje skupine iznajmljivača važno je naglasiti da cjelokupni posao i dalje u pravilu obavlja vlasnik s članovima obitelji koji živi u objektu ili bližoj okolici te im je ovaj posao najčešće dodatni izvor prihoda.

Treća skupina iznajmljivača su fizičke osobe, vlasnici stanova ili kuća u kojima ne žive, a koje su naslijedile ili u koje su uložili vlastiti kapital. U Hrvatskoj je raširena pojava ulaganja viška sredstava u nekretnine čemu osobito pogoduje povoljni porezni tre-

As already pointed out, according to the current legislative framework in Croatia, the provision of the accommodation services, as an additional activity, can be handled by natural persons renting up to a maximum of 20 beds, with earnings ceiling HRK 300,000 (40,000 EUR) for entry into the VAT system. This group also includes the largest number of registered accommodation suppliers in households with a tradition lasting several decades or their successors for whom this has always been and has remained an additional source of income. The groups display a "clash of generations" on the views on how business should be run. The conducted research indicates that those accommodation suppliers with long traditions who managed to improve the offer together with the young generations (remodel the capacities, enrich the offer with additional facilities for guests within the facility, introduce new technologies and online sales channels) have maintained their position and remained competitive in the market. This group of accommodation suppliers should be assisted through training and adaptation to new market conditions and maintain the 'privileged' flat-rate payer treatment.

For the property heirs who remain living in the local area, there is a logical interest in improving the business and continuing the operation of these facilities. With the development of special interest tourism and the increase in interest in rural areas, initiatives of younger generations towards the reconstruction and tourist valorisation of old, abandoned buildings in these same areas (settlements in the hinterland, islands or villages of the continental part of Croatia) are common. With both groups of accommodation suppliers it is important to emphasize that the entire business is still operated by the owner and the family members who live in the facility or nearby, and that this business is usually an additional source of income for them.

The third group of accommodation suppliers are natural persons, owners of apartments or houses that they inherited or invested their own capital and in which they do not

tman vlasnika nekretnina. Ovom trendu priključuje se i sve veći broj inozemnih ulagača te svoje nekretnine također počinju iznajmljivati turistima. U situaciji kada je prinos na štednju građana minimalan ili uopće ne postoji, ulaganje u kupnju turističke nekretnine koja može osigurati povrat na ulaganje, a pritom uz zanemarivo porezno opterećenje logičan je i opravdan odabir. Ovi vlasnici najčešće nemaju poseban interes za ozbiljnim bavljenjem ovim poslom, već koriste situaciju povoljnog poreznog tretmana zakonodavca i iznajmljuju svoje nekretnine. Ovu skupinu može se okarakterizirati kako tipične 'rentijere'. Zbog činjenice kako vrlo često ne žive u mjestu gdje posjeduju nekretnine, prilika su za inicijative uvođenja novih, udruženih modela poslovanja koji bi im olakšali rad te omogućili podizanje standarda i kvalitete usluga. Ova skupina iznajmljivača ključna je za ostvarenje postavljenih, ali ne i ostvarenih ciljeva u Strategiji razvoja turizma do 2020. godine prema kojoj je nužno usmjeravanje kapaciteta privatnog smještaja prema tri temeljna oblika ponude: obiteljskom pansionu, Bed&Breakfast objektu te difuznom/integralnom hotelu (IZTZG, 2013:32). Ključni motiv diferencijacije iznajmljivača od strane državnih institucija treba ići u smjeru poreznog razgraničenja i poticaja transformaciji dijela iznajmljivača prema novim poslovnim modelima upravljanja.

Isticanje kvalitete i posebnih standarda prisutno je u različitim, više li manje uspješnim inicijativama turističkih zajednica u suradnji sa strukovnim udruženjima iznajmljivača (npr. Domus Bonus u Istarskoj županiji, Kvarner Family u Primorsko-goranskoj županiji, Like home u Šibensko-kninskoj, Welcome u Zadarskoj županiji i dr.). Uz ove krovne oznake pojedinog područja, razvijaju se i podmarke s posebnim oznakama usmjerene ciljnim skupinama (Bike friendly, Pet friendly, Hike friendly kao i Eco friendly oznake objekata). Prema uzoru na slične inicijative u konkurentskim zemljama u okruženju, donesen je niz kriterija koje pri-

live. This is mainly the result of a widespread Croatian phenomenon of investing the surplus funds in real estate, which is particularly encouraged by favourable tax treatment of property owners. An increasing number of foreign investors are joining this trend and are also starting to rent their properties to tourists. In a situation where the yield on the citizens' savings is minimal or does not exist at all, investing in the purchase of a tourist property that can provide a return on investment with a negligible tax burden, is a logical and justified choice. These owners most often have no special interest in serious engagement in this business, but use the situation of favourable taxes and rent out their properties. This group can be characterized as typical 'rentiers'. Due to the fact that they very often do not live in the location where they own the real estate, they present an opportunity for the initiatives to introduce new, combined business models that would ease their work and allow them to raise standards and quality of services. This group of accommodation suppliers is crucial for achieving the goals set but not achieved in the Croatian Tourism Development Strategy until 2020, according to which it is necessary to direct the capacity of private accommodation towards three basic types of offer: family boarding house, Bed&Breakfast facility and diffuse/integral hotel (IZTZG, 2013:32). The key motive for the differentiation of the accommodation suppliers by the state institutions should go towards tax differentiation and incentives to transform some renting businesses into new business management models.

The emphasis on quality and special standards is present in various, more or less successful initiatives of tourism boards in cooperation with the professional associations of accommodation suppliers (e.g. Domus Bonus in the Istria County, Kvarner Family in the Primorje-Gorski Kotar County, Lika home in the Šibenik-Knin County, Welcome in the Zadar County, etc.). Alongside these key labels of a particular area, sub-labels with special markings aimed at target groups

vatni iznajmljivači trebaju zadovoljiti kako bi dobili neku od oznaka. Treba spomenuti i inicijativu isticanja posebnog standarda i označavanja “izvornog hrvatskog domaćinstva” koja je pokrenuta od strane Zajednice obiteljskog smještaja Hrvatske gospodarske komore. Cilj joj je istaknuti izvorne objekte privatnog smještaja u Hrvatskoj koji su autentični, gdje gost ostvaruje kontakte s domaćinom i ima mogućnost upoznati lokalni životni stil, tradicijske djelatnosti i kulturu kraja kojeg posjećuje (Pinezić, 2016). Navedena inicijativa također ide u smjeru diferencijacije iznajmljivača smještaja i jasne distinkcije domaćina u privatnom smještaju.

Transformacija dijela privatnih iznajmljivača u nove poslovne modele i pravne oblike

Jedan od strateških ciljeva razvoja privatnog smještaja u Hrvatskoj, a u skladu s odrednicama Strategije razvoja turizma do 2020. godine koja ističe potrebu kontrole daljnjeg rasta, navodi se transformacija dijela privatnih iznajmljivača u obiteljske hotele, pansione ili difuzne i integralne hotele. Koncept i model udruženih privatnih iznajmljivača u difuzni ili integralni hotel nedvojbeno predstavlja značajnu mogućnost za unaprjeđenje kvalitete određenih skupina privatnih iznajmljivača u nekom turističkom mjestu. Zakonodavac je po uzoru na uspješan talijanski model *Albergo Diffuso* (Confalonieri, 2011; Avram i Zarrilli, 2012; Dall’Ara, 2015) omogućio uvođenje novih vrsta hotela u Hrvatskoj (MINT, 2014). No, poslovna praksa i broj registriranih difuznih i integralnih hotela (2020. godine u Hrvatskoj posluju tek 2 difuzna i 22 integralna hotela) ukazuje na očito prevelike izazove s kojim se takvi po-

(such as Bike Friendly, Pet Friendly, Hike Friendly and Eco Friendly) are also being developed. Following the example of similar initiatives in the competing countries in the surrounding, a number of criteria have been adopted and private accommodation suppliers need to meet them in order to obtain one of the labels. The initiative of highlighting the special standard and labelling the “original Croatian household”, which was initiated by the Family Accommodation Community of the Croatian Chamber of Commerce, should also be mentioned in this context. Its objective is to emphasize the original private accommodation facilities in Croatia that are authentic, where the guest makes contact with the host and has the opportunity to get to know the local lifestyle, traditional activities and culture of the region (Pinezić, 2016). This initiative also allows for differentiation of accommodation suppliers and clear distinction of hosts in private accommodation.

Transformation of some renting businesses into new business models and legal forms

One of the strategic goals of the development of private accommodation in Croatia, in accordance with the determinants of the Croatian Tourism Development Strategy until 2020 which highlights the need to control further growth, calls for transformation of some private accommodation suppliers into family hotels, boarding houses or diffuse and integral hotels. The concept and model of joint private accommodation suppliers in a diffuse or integral hotel undoubtedly represents a significant opportunity to improve the quality of certain groups of private accommodation suppliers in a tourism destination. Based on the successful Italian model *Albergo Diffuso* (Confalonieri, 2011; Avram and Zarrilli, 2012; Dall’Ara, 2015), the legislator made provisions for introducing new types of hotels in Croatia (MINT, 2014). However, from the business practices and the meagre numbers of registered diffuse and in-

duzetnici susreću te ne pronalaze dovoljno jak motiv za ulazak u ovakav poslovni model. Stoga izostaje snažniji interes za ovim vidom transformacije privatnih iznajmljivača. Prvi integralni hoteli organizirani su u urbanim središtima velikih gradova, koji ostvaruju iznadprosječne cijene smještajnih jedinica, povezivanjem smještajnih jedinica u višestambenim zgradama. Zahvaljujući integriranoj hotelskoj usluzi mogućnost primjene ovog modela je sve veća i u manjim mjestima sa sezonskim poslovanjem koja mogu postići odgovarajuću stopu zauzeća i razinu prihoda.

Suvremeni turisti su danas sve zahtjevniji i inzistiraju na višoj razini kvalitete uz konkurentnu cijenu. Takav je slučaj i s gostima u privatnom smještaju. Privatni iznajmljivači koji odgovorno i savjesno pristupaju svojem poslu, vode brigu o načinu pružanja usluge (omogućena stalna komunikacija s gostom, srdačan doček i ispraćaj gosta, informiranje o mogućnostima kvalitetnog provođenja vremena u destinaciji, upoznavanje s lokalnim običajima i tradicijom i dr.) i kontinuirano ulažu u dodatne sadržaje, shvaćaju svoju ulogu u destinaciji i bit će sve značajniji čimbenici stvaranja jedinstvenog doživljaja koji je danas osnovica kvalitete i konkurentskog položaja na tržištu (Vlahov i Mustapić, 2018). Takav pristup malim privatnim iznajmljivačima omogućuje i zadovoljavajuću stopu zauzetosti kapaciteta (100 – 140 dana pune zauzetosti ovisno o tipu smještajne jedinice u odnosu na 60 dana koliko je bila prosječna zauzetost u ukupnim kapacitetima privatnog smještaja u 2019. g.) uz zadovoljavajuću razinu ostvarene prodajne cijene.

Mikro-poduzetnike koji investiraju u nove kapacitete i razvijaju nove poslovne modele upravljanja objektima privatnog smještaja treba posebno sagledati i kritički se osvrnuti na njihov položaj na tržištu. Naime, pod aktualnim uvjetima poslovanja, njihovo djelovanje zakonodavac samo deklarativno potiče danim zakonskim mogućnostima registriranja difuznih ili integralnih hotela. Ta-

tegral hotels (in 2020, only 2 diffuse and 22 integral hotels operated in Croatia) it is obvious that the entrepreneurs in this field are facing too many challenges and are demotivated to venture into such businesses. Hence the lack of substantial interest in this form of transformation with the private accommodation suppliers. The accommodation units of the first integral hotels organised in urban centres of large cities by connecting accommodation units in multi-apartment buildings achieved above average prices. Thanks to the integrated hotel service, the possibility of applying this model is also increasing in smaller towns with seasonal operations that can achieve adequate occupancy rates and income levels. Contemporary tourists are increasingly demanding and insist on higher levels of quality at competitive prices. Such is the case with guests in private accommodation too. Private accommodation suppliers who approach their work responsibly and conscientiously provide full service (constant communication with the guests, warm welcome and farewell, information on the opportunities for effective use of time in the destination, familiarisation with the local customs and traditions, etc.), continuously invest in additional facilities, understand their role in the destination and hence will be increasingly important factors in creating unique experiences that are the basis of quality and competitive position in today's market (Vlahov and Mustapić, 2018). This approach allows small private accommodation suppliers a satisfactory capacity occupancy rate (100-140 days full occupancy depending on the type of accommodation unit compared to 60 days, which was the average occupancy rate in total private accommodation capacities in 2019) at a satisfactory level of the selling price.

Micro entrepreneurs investing in new capacities and developing new business models for managing private accommodation facilities should be carefully analysed and their position in the market should be addressed critically. Namely, under the current

kođer, transformacija objekata u apartotele, pansione i slične vrste objekata zahtijeva dodatna ulaganja i novi, zahtjevniji pravni oblik poslovanja. U slučaju novih, *greenfield* investicija (najčešće su danas to ulaganja u luksuzne kuće za odmor) mikro i malim poduzetnicima je dosta zahtjevno zatvoriti financijsku konstrukciju investicije, a poslovanje je u administrativnom i poreznom pogledu značajnije opterećeno od onoga fizičkih osoba. S obzirom da ne postoji čvrsti mehanizam evidencije i kontrole prihoda privatnih iznajmljivača – fizičkih osoba, u praksi se događa da vlasnici većeg broja nekretnina s ostvarenim višestrukim приходima od limita za ulazak u sustav PDV-a uspijevaju poslovati kao mali iznajmljivači i plaćati paušalne iznose turističkih pristojbi i poreza. Ova činjenica ne ide na ruku malim poduzetnicima koji žele poslovati u okviru trgovačkih društava i unaprijediti djelatnost te primijeniti nove organizacijske oblike upravljanja jer je isto, zbog većeg poreznog opterećenja, nepovoljnija opcija. U tom smislu, nužne su jasno definirane i usmjerene mjere pomoći takvim poduzetnicima od strane državnih institucija i financijskog sektora.

Primjena suvremenih trendova u poslovanju privatnog smještaja

Podizanje standarda usluge u objektima privatnog smještaja i ostvarivanje boljih pokazatelja uspješnosti poslovanja (prosječne ostvarene prodajne cijene smještajne jedinice i prihoda po smještajnoj jedinici) podrazumijeva kontinuirano praćenje i implementaciju suvremenih trendova u poslovanju. S tim ciljem pokreću se inicijative za integrirano upravljanje kvalitetom u turističkim destinacijama (engl. integrated quality management) sukladno normama UNWTO-a i Europske komisije o održivosti destinacije (UNWTO,

business conditions, their activities are encouraged only declaratively by the legislator through the legal provisions of registering diffuse or integral hotels. Also, the transformation of the facilities into apart-hotels, boarding houses and similar types of facilities, requires additional investments and a new, more demanding legal form of business activity. In the case of new, greenfield investments (most often today these are investments in luxury holiday homes) micro and small entrepreneurs find it quite demanding to close the financial construction for the investment, and the businesses are more significantly burdened than that of natural persons in administrative and tax terms. Since there is no strict mechanism for registering and controlling the incomes of private accommodation suppliers – natural persons, in effect, owners of larger number of properties with multiple incomes from the VAT entry limit tend to manage operating as small accommodation suppliers who pay lump sums for tourist fees and taxes. This does not benefit the small entrepreneurs who operate as companies, and improve their activities and apply new organizational forms of management, since their tax burden is higher and the position is less favourable. To that effect, clearly defined and targeted measures to assist such entrepreneurs by state institutions and the financial sector are necessary.

Implementing contemporary trends in private accommodation business operations

Raising the standard of service in private accommodation facilities and achieving better business performance indicators (average registered sales prices of the accommodation unit and revenue per accommodation unit) implies continuous monitoring and implementation of the contemporary trends in business activities. Therefore, initiatives are being launched for integrated quality management in tourism destinations in accordance with the UNWTO and the Euro-

2017; European Commission, 2000). S ključnim dionicima u destinaciji pa tako i odabranim privatnim iznajmljivačima, radi se na stjecanju novih znanja o aktualnim trendovima i njihovoj primjeni važnim za ostvarivanje dugoročno uspješnog poslovanja. Velike on-line agencije za prodaju smještaja turistima dale su najsnažniji poticaj rastu privatnog smještaja na globalnoj razini, a zahvaljujući primjeni tehnoloških rješenja, imaju mogućnost praćenja navika i ponašanja svojih klijenata na putovanjima. Važno je stoga pratiti rezultate takvih istraživanja (Booking.com, 2019; Airbnb: 2020; Expedia, 2020 i dr.) koja nedvojbeno ukazuju na činjenicu stalnog rasta potražnje za smještajem kod domaćina i drugih objekata u okviru ponude privatnog smještaja. Također, mnogobrojne analize općih trendova u sustavu turizma osobito ističu eko trendove i primjenu politika održivosti kao i važnost prilagodbe poslovanja novoj digitalnoj budućnosti te primjeni tehnologije (Dwyer *et al.*, 2008; OECD, 2019 i dr.). U vezi s navedenim, od osobitog je značaja i za male privatne iznajmljivače poslovati u skladu s raširenim trendovima brige o okolišu koji neposredno uključuju i brigu za zdravlje. Iznimno je važno potaknuti interes za primjenu *zelenih poslovnih praksi* u poslovanju s ciljem osiguravanja konkurentskog položaja na tržištu. Povezivanjem tradicije i ključnih prednosti u poslovanju sa suvremenim tehnološkim rješenjima, dio iznajmljivača može osigurati dugoročno održiv, atraktivan i konkurentan proizvod na globalnom tržištu. Činjenica je da se u posao pružanja usluga smještaja u Hrvatskoj sve više uključuju i mladi, ambiciozni ljudi. Mnogi od njih su se spletom okolnosti našli već u ozbiljnom poslu s iznajmljivanjem privatnih smještajnih kapaciteta. Oni će zasigurno u buduću biti snažan pokretač primjene novih tehnologija, znanja i drugih suvremenih trendova na turističkom tržištu.

pean Commission standards on destination sustainability (UNWTO, 2017; European Commission, 2000). With the key stakeholders in the destination, including the selected private accommodation suppliers, efforts are being made to gain new knowledge on the current trends and their application important for achieving long-term successful businesses. Large online agencies for selling accommodation to tourists have given the strongest impetus to the growth of private accommodation globally and, owing to the application of technological solutions, they can monitor the habits and behaviours of their clients on trips. It is therefore important to monitor the results of such studies (Booking.com, 2019; Airbnb: 2020; Expedia, 2020 etc.) which undoubtedly affirm the constant growth in demand for accommodation with hosts and other facilities within the scope of private accommodation supply. Also, numerous analyses of general trends in tourism particularly highlight the eco trends and the application of sustainability policies as well as the importance of adapting businesses to a new digital future and implementation of technology (Dwyer *et al.*, 2008; OECD, 2019 etc.). In this regard, it is also particularly important for small private accommodation suppliers to operate in accordance with the widespread environmental trends that include health care as well. Furthermore, it is vital to stimulate interest in the application of 'green business practices' in businesses to ensure a competitive position in the market. By linking tradition and key advantages in business with modern technological solutions, some accommodation suppliers can provide long-term sustainable, attractive and competitive products on the global market. The fact is that young, ambitious people are increasingly being involved in the business of providing accommodation services in Croatia. By virtue of circumstances, many of them have found themselves in serious businesses of renting private accommodation capacities. They will certainly be powerful drivers of future applications of new technologies, knowledge, and other modern trends in the tourism market.

5. REZULTATI ISTRAŽIVANJA MOTIVA ULASKA U POSAO POJEDINIH SKUPINA PRIVATNOG SMJEŠTAJA

Kod definiranja četiri ključne skupine privatnih iznajmljivača, temeljem provedenog izviđajnog istraživanja, analizirani su i najčešće isticali primarni motivi bavljenja poslom, odnosno ulaska u djelatnost. Pritom je definirano pet najčešćih motiva koje su kasnije ispitanici u anketnom istraživanju pojedinačno rangirali po važnosti (od 1 do 5, pri čemu je 1 najvažniji motiv za ispitanika, a 5 najmanje važan motiv bavljenja poslom). Oni su u Tablici 3 označeni slovima (od A do E), a za svaku skupinu iznajmljivača rangirani su motivi prema važnosti te je izračunata i aritmetička sredina ocjene važnosti pojedinog motiva. Ulaganja u turističke smještajne objekte treba uvijek sagledavati s dva aspekta: kao ulaganje u operativno poslovanje sa svim pratećim izazovima i kao dugoročno ulaganje u nekretninu.

5. RESULTS OF RESEARCH ON MOTIVES FOR ENTERING THE BUSINESS OF CERTAIN GROUPS OF PRIVATE ACCOMMODATION

When defining the four key groups of private accommodation suppliers based on the conducted exploratory research, the most frequently emphasized primary motives for doing business, i.e. entering the business, were analysed. In so doing, five most common motives that later respondents to the survey ranked individually by importance (from 1 as the most important motive for the subject to 5 as the least important motive) were defined. They are marked in Table 3 by letters (A to E), and for each group of accommodation suppliers, motives are ranked according to importance and the arithmetic mean for the assessment of the importance of a particular motive is calculated. Investments in the tourism accommodation facilities should always be observed from two aspects: as an investment in operational business activities with all the accompanying challenges and as a long-term investment in real estate.

Tablica 3: Motivacija različitih skupina iznajmljivača za bavljenje poslom odnosno ulaskom u djelatnost

Motivi bavljenja poslom / ulaska u djelatnost	Skupina iznajmljivača	Rangirani motivi prema važnosti	Aritmetička sredina ocjene važnosti motiva
A. Ulaganje (viška) sredstava u djelatnost s dugoročnim potencijalom	Domaćini s dugogodišnjom tradicijom iznajmljivanja smještaja u objektu u vlasništvu obitelji	1. - C	2,25
		2. - E	2,40
		3. - D	2,48
		4. - B	3,52
		5. - A	4,30
B. Valorizacija trenutno neaktivnih ili nedovoljno iskorištenih nekretnina u vlasništvu	Nasljednici nekretnina koji unaprjeđuju posao ranijih generacija	1. - C	2,35
		2. - E	2,74
		3. - B	3,60
		4. - A	3,82
		5. - D	4,10
C. Osiguravanje egzistencije za obitelj / dodatnih izvora prihoda kućnom proračunu	Vlasnici stanova i drugih nekretnina bez ranijeg iskustva u turizmu	1. - B	2,30
		2. - A	2,45
		3. - C	2,97
		4. - E	3,10
		5. - D	4,36
D. Mogućnost izražavanja osobnosti vlasnika i poseban životni stil	Mikro-poduzetnici koji investiraju u nove kapacitete i razvijaju nove poslovne modele unutar djelatnosti (posluju kao obrti i trgovačka društva)	1. - A	2,47
		2. - B	2,69
		3. - D	2,72
		4. - E	3,48
		5. - C	4,05
E. Obiteljske vrijednosti (zadržavanje članova obitelji u poslu i području obavljanja posla)		1. - A	2,47
		2. - B	2,69
		3. - D	2,72
		4. - E	3,48
		5. - C	4,05

Izvor: Istraživanje i obrada autora

Table 3: Motivation of different groups of accommodation suppliers to engage in business or starting business

Motives for engaging in business / entering into activity	Group of accommodation suppliers	Motives ranked by importance	Arithmetic mean of assessment of importance of motives
A. Investing (surplus) funds in an activity with long-term potential	Hosts with a long tradition of renting accommodation in a family-owned property	1. - C	2.25
		2. - E	2.40
		3. - D	2.48
		4. - B	3.52
		5. - A	4.30
B. Valorisation of currently inactive or underutilized properties in ownership	Real estate heirs improving the business of earlier generations	1. - C	2.35
		2. - E	2.74
		3. - B	3.60
		4. - A	3.82
		5. - D	4.10
C. Ensuring livelihood for the family / additional sources of income to the household budget	Owners of apartments and other real estate with no previous experience in tourism	1. - B	2.30
		2. - A	2.45
		3. - C	2.97
		4. - E	3.10
		5. - D	4.36
D. Possibility of expressing the personality of the owner and a special lifestyle	Micro entrepreneurs investing in new capacities and developing new business models within the business activity (operate as crafts and companies)	1. - A	2.47
		2. - B	2.69
		3. - D	2.72
		4. - E	3.48
		5. - C	4.05
E. Family values (keeping family members in the business and in the field of work)		1. - A	2.47
		2. - B	2.69
		3. - D	2.72
		4. - E	3.48
		5. - C	4.05

Source: Author's research and analysis

Kao i kod poduzetnika u drugim djelatnostima, jedan od ključnih motiva je ostvarivanje profita, ali kod nekih skupina iznajmljivača izraženiji su i neki drugi motivi, više osobne prirode. Osiguravanje egzistencije za obitelj te ostvarenje dodatnih prihoda kućnom proračunu (aritmetička sredina ocjene važnosti 2,25 – 2,35) najvažniji je motiv za prve dvije skupine iznajmljivača: domaćina s tradicijom i njihovih nasljednika. Obiteljske vrijednosti koje se ogledaju u zadržavanju članova obitelji na okupu (2,40 – 2,70), drugi su važan motiv bavljenja ovim poslom. Vlasnici nekretnina, pojedinačnih stanova i kuća za odmor, koji su najčešće bez ranijeg iskustva u turizmu, motivirani su primarno mogućnošću aktivacije nedovoljno iskorištenog potencijala nekretnina u vlasništvu (aritmetička sredina ocjene važnosti 2,30) te ulaganjem viška sredstava (2,45) koje najčešće ne znaju gdje bi uložili. Stoga kupuju turističke nekretnine na koje gledaju kao dugoročno ulaganje s potencijalom valorizacije uz niske troškove plaćanja poreza. Jedini ozbiljan izazov s kojim se susreću predstavnici ove skupine iznajmljivača je organizacija operativnog poslovanja u destinaciji. Nefinancijski ili osobni motivi kod ove skupine su vrlo nisko rangirani i nisu od osobite važnosti. Kod mikro-poduzetnika koji investiraju u nove kapacitete i razvijaju nove poslovne modele unutar djelatnosti, a posluju ili žele poslovati kao obrti ili trgovačka društva, osobni i nefinancijski motivi su zastupljeniji i važniji nego što je to slučaj u prethodnoj skupini. Ovo jasno ukazuje i na ozbiljnost profesionalnog pristupa poslu kojem je cilj ostvarivanje održivog poslovanja, prema načelima obiteljskog poduzetništva. Najčešće je riječ o mladim mikro-poduzetnicima koji vjeruju u dugoročni potencijal svojih investicija koje primarno temelje na inovativnim modelima operativnog vođenja i upravljanja te primjeni novih tehnologija.

As with the entrepreneurs in other activities, making a profit is one of their key motives, although some groups of accommodation suppliers point out other more personal motives. Securing livelihoods for the family and achieving additional income for the household budget (arithmetic mean of the average 2.25-2.35 value) is the most important motive for the first two groups of accommodation suppliers: hosts with tradition and their successors. Family values reflected in keeping the family members together (2.40-2.70) are another important motive for this business. Owners of real estate, individual apartments and holiday homes, who usually have no previous experience in tourism, are motivated primarily by the possibility of activating the underutilized potential of the properties owned (arithmetic mean of the 2.30 importance rating) and investing the surplus funds (2.45) who most often do not know where to invest. Therefore, they buy tourism properties that they view as a long-term investment with the potential of valorisation at low cost of paying taxes. The only serious challenge faced by the representatives of this group of accommodation suppliers is the organization of operational activities in the destination. Non-financial or personal motives in this group are ranked very low and bear no particular importance. For micro entrepreneurs who invest in new capacities and develop new business models within the industry and do business or aspire to operate as trades or companies, personal and non-financial motives are more represented and more important than in the previous group. This also indicates clearly the seriousness of the professional approach to business aimed at achieving sustainability on the principles of family entrepreneurship. Most often these are young micro entrepreneurs who believe in the long-term potential of their investments, which are primarily based on innovative models of operational management and application of new technologies.

6. ZAKLJUČNA RAZMATRANJA

Porast kvalitete usluga i doprinos stvaranju novih vrijednosti privatnog smještaja za turizam i gospodarstvo općenito, ključan je izazov s kojim se susreću nositelji turističke politike kao i ostali uključeni dionici sustava turizma u Hrvatskoj. Provedenim istraživanjem analizirani su stavovi različitih segmentata privatnog smještaja i njihovi motivi bavljenja djelatnošću pa se može zaključiti kako je diferencijacija subjekata unutar djelatnosti i njihova tematizacija te uvođenje posebnih, prepoznatljivih standarda, nužan preduvjet za ostvarivanje postavljenih ciljeva razvoja. Stalna briga o gostu i kvaliteti usluge osnovica su stvaranja uspješnog poslovanja. To ponajbolje znaju domaćini u privatnom smještaju, koji su 2020. godine, osobito zahtjevne zbog COVID-19 krize, ostvarili zapažene rezultate na tržištu. Preporuka zadovoljnih gostiju sigurnim i iskrenim odnosom s domaćinom u objektu, bila je od iznimnog značaja. Osobito su pojedine vrste privatnog smještaja, kao što su kuće za odmor uz more ili na osami, dokazale svoj dugoročni potencijal i mogućnosti unaprjeđenja cijeloga sustava.

No, nastavi li se rast i razvoj privatnog smještaja bez jasnog cilja i upravljanja, kao što se to događalo posljednjih desetak godina, ovaj segment smještajne ponude smanjivat će svoju konkurentnost i ugrožavati zapravo sam sebe. Umjesto iskorištavanja svih potencijala kojima sustav turizma u Hrvatskoj raspolaže, potencijalno se dovodi u pitanje važan oslonac na kojem počiva ekonomska, ali i socijalna stabilnost zemlje. Sve ono što su dugi niz godina domaćini u privatnom smještaju radili i na taj način učinili Hrvatsku atraktivnom i prepoznatljivom turističkom destinacijom na međunarodnom tržištu, dolazi u pitanje. Zadržavanje poreznih privilegija domaćina u privatnom smještaju s jedne strane te izmjena okvira poslovanja za rentijere-iznajmljivače, s druge strane, jednostavno je nužnost. Konkurentski uvjeti poslovanja i zakonodavni okvir očigledno su neadekvatni i nisu dali poticaj da se dio pri-

6. CONCLUDING REMARKS

Improving the quality of services and contributing to new value creation in private accommodation, tourism, and the economy generally are the key challenges for tourism policy holders and other stakeholders involved in tourism in Croatia. In the conducted research the attitudes of different segments of private accommodation and their motives for doing business have been analysed. The conclusion suggests that the necessary preconditions for achieving the set development goals are differentiation of the entities within the activities and their thematisation, as well as the introduction of special, recognizable standards. The constant care for the guest and the quality of the service are the basis for creating a successful business. This is best witnessed by the private accommodation hosts, who achieved notable market results in 2020, an especially demanding season due to the COVID-19 crisis. The recommendations of the guests satisfied with safe and sincere relationships with the hosts was hugely important. Certain types of private accommodation, like seaside or secluded holiday homes, have mostly proven their long-term potential and opportunities to improve the whole system.

But if the growth and development of private accommodation continues without clear goals and management, as was the case in the last ten years, this segment of the accommodation offer will reduce its competitiveness and actually endanger itself. Instead of exploiting all Croatia's tourism potentials, the vital support on which the economic and social stability of the country is based is challenged as well as the years of efforts by the private accommodation hosts that made Croatia an internationally attractive and recognizable tourism destination. Maintaining tax privileges for private accommodation hosts and changing the business framework for accommodation suppliers is simply a necessity. Competitive business conditions and the legislative framework are clearly inade-

vatnog smještaja transformira u kvalitetnije oblike smještaja s većom dodanom vrijednošću. Potreban je efikasniji porezni nadzor pružatelja usluga uz izmjenu poreznog opterećenja prema utvrđenoj i nužno potrebnoj diferencijaciji, a sve s ciljem ujednačavanja konkurentskih uvjeta za sve sudionike na tržištu.

Jedan od najvećih izazova za turizam u Hrvatskoj je očuvanje i odgovorno upravljanje prostorom kao najvrjednijim razvojnim resursom. Trenutni poslovni model, dominantno zasnovan na ubiranju rente, potrebno je što prije mijenjati kako bi novi, inovativni poslovni modeli mogli značajnije pozitivno utjecati na izmjenu strukture ovog brzorašćućeg segmenta smještajne ponude. Stoga i nositelji funkcije prostornog planiranja na svim razinama moraju pronaći rješenje za jasnu diferencijaciju stambenih objekata za stalno stanovanje u istima i onih za kratkoročni najam turistima. Danas se gradnja koja uzrokuje porast kapaciteta privatnog smještaja i ostalih turističkih nekomercijalnih kapaciteta događa u prostornim zonama stambene namjene bez ikakvih ograničenja, što svakako treba mijenjati. Pristup orijentiran stvaranju dodatnih vrijednosti u turizmu treba poticati poduzetnike na uvođenje novih modela poslovanja i profesionalnog bavljenja poslom, a ne građevinske poduzetnike i trgovce nekretninama. Tako bi se napokon osiguralo i ostvarenje postavljenih razvojnih ciljeva koji se uz dosadašnju politiku nikad nisu niti mogli ostvariti. Poticajem razvoja komercijalnog tržišta iznajmljivanja po modelu servisiranih apartmana i kuća za odmor, u ovom segmentu ponude stvorili bi se uvjeti za privlačenje i pojavu novih marki lanaca takvih jedinica.

U takvim okolnostima, analizirani motivi ulaska u djelatnost i bavljenja poslom zasigurno bi bili drugačije zastupljeni i rangirani. Domaćini u privatnom smještaju i drugi mali iznajmljivači, a ponajviše državna i lokalna vlast, moraju shvatiti da samo mnoštvo malih uspješnih i vrijednih pojedinaca može

quate and have not induced transformation of some private accommodation units into higher quality accommodation types with higher added value. More efficient tax supervision of service providers and tax burden changes based on the established and necessary differentiation are needed to even out the competitive conditions for all market participants.

One of the biggest challenges for Croatia's tourism is the preservation and responsible management of the space as the most valuable development resource. The current business model, which is predominantly based on rent collection, needs to be changed promptly to allow innovative business models to make a significant positive impact and change the structure of this fast-growing segment of the accommodation offer. Therefore, spatial planners at all levels must resolve the differentiation between housing facilities intended for permanent living and those meant for short-term rentals to tourists. Namely, today construction that causes increased private accommodation capacities and other non-commercial tourism capacities occurs in residential zones without any restrictions. An approach oriented towards creating additional values in tourism should encourage the entrepreneurs to introduce new business models and professionalism instead of construction entrepreneurs and real estate agents. This would finally ensure the achievement of the set development goals that could never be achieved by the current policy. Stimulating the commercial rental market growth by the model of serviced apartments and holiday homes would stimulate attracting and emergence of new brand chain units in this segment of the offer.

Accordingly, the analysed motives for going into and doing business would certainly be represented and ranked differently. Private accommodation hosts and other small accommodation suppliers and primarily national and authorities need to understand that only a multitude of small efficient and hard-

u konačnici rezultirati uspjehom destinacije. Stoga, praćenje suvremenih trendova i implementiranje novih tehnologija na svim razinama uz pružanje potpore onima koji su spremni napraviti novi, kvalitativni iskorak u segment privatnog smještaja, treba biti imperativ kod donošenja nove, jasne i provedive strategije razvoja turizma u budućem razdoblju.

working individuals can ultimately yield success for a destination. Therefore, monitoring contemporary trends and implementing new technologies at all levels while supporting those who are ready to make new, qualitative steps forward in the private accommodation segment should be imperative when adopting a new, clear and enforceable tourism development strategy in the future period.

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