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THE SERVICE SECTOR IN POLAND AS THE AFFECTING FACTOR TO THE GROWTH IN THE ECONOMY

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K e y w o r d s: services, third sector of the economy, economic growth, gross value added.

A b s t r a c t

The aim of the article was to determine service sector's influence on the economic growth in Poland. The article describes various factors influencing the development of the third sector and its influence on economic processes. The consumer behaviours of clients – their expectations in relation to the service market, have been presented. The characterization was carried out based on secondary data and studies carried out by the authors. Based on the carried out research, it can be stated that 75% of service providers indicate difficulties when setting up a service-oriented business. The existing service-oriented entities are of sufficient demand as confirmed by the 37% of service providers, which translates to direct satisfaction from the work of 62% of businesses. Characterized by the highest demand are medical, hairdressing and cosmetic services. It was also proven that the positive influence of services on the general condition of the economy has a direct effect on the increase in average employment over a long period of time. Customers decide to employ the services of the private sector more frequently as they believe the quality of the services provided by the public sector to be lower. On the whole, they rate the quality of services in Poland as average. Among the analysed groups of respondents 60% believe that Poland's accession to the EU had a significant influence on the quality, variety and availability of services.

SEKTOR USŁUG W POLSCE JAKO CZYNNIK WPŁYWAJĄCY NA WZROST GOSPODARCZY

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S ł o w a k l u c z o w e: usługi, trzeci sektor gospodarki, wzrost gospodarczy, wartość dodana brutto.

Abstrakt

Celem opracowania jest określenie cech charakteryzujących funkcjonowanie sektora usług w Polsce. W artykule omówiono zróżnicowane czynniki wpływające na rozwój trzeciego sektora i jego wpływu na procesy gospodarcze. Przedstawione zostały zachowania konsumenckie klientów, ich oczekiwania w stosunku do rynku usług. Charakterystyki dokonano w oparciu dane wtórne i przeprowadzone przez autorów badania. Na podstawie przeprowadzonych badań można stwierdzić, że 75% usługodawców wskazuje na trudności przy zakładaniu działalności usługowej. Istniejące na rynku podmioty usługowe cieszą się wystarczającym zapotrzebowaniem, o którym świadczy 37% usługodawców, co przekłada się na bezpośrednią satysfakcję z pracy 62% przedsiębiorców. Najwyższy popyt cechuje usługi medyczne, fryzjerskie i kosmetyczne. Udowodniono również, że pozytywne oddziaływanie usług na ogólną kondycję gospodarki przekłada się pośrednio na wzrost przeciętnego zatrudnienia w długim okresie. Usługobiorcy częściej decydują się na korzystanie z prywatnego sektora usług, gdyż uważają, że jakość świadczenia usług przez podmioty publiczne jest niższa. Ogólnie jakość usług w Polsce oceniają na przeciętną. Przebadane grupy respondentów w 60% twierdzą, że wejście Polski do UE znacząco wpłynęło na jakość, różnorodność i dostępność usług.

Introduction

The service sector covers all entities functioning in the economy, including individual clients, households, businesses, economic organizations and institutions. These entities expect the fulfilment of expressed needs by the consumption of services and acquirement of given benefits. The immateriality and elusiveness of services are, in matter of fact, factors determining the consumer's satisfaction. The demand for services is shaped by demographic, behavioural, economic, technological and even infrastructural factors.

The consumer can own a product, but has only access to service goods. The aspect of services in the market approach is indicative of remuneration for their use. Such remuneration is the basic criteria of economic choice made by the consumer. This results in service providers having to seek means which make it possible for them to the client's approval of the utility of their services. The monitoring of the evolution of clients and their preferences, as well as their market behaviours and buying potential is important to them. Considering that services are provided by people, people also become a part of the offer in the client's understanding. Service providers also seek solutions aimed at partially materializing services, which is to make them more similar to products and, by doing so, increase demand for them.

Arguments supporting the important role of services in the modern world on the national economy are tendencies where, along with an increase in employment in the service sector, the society becomes more affluent and the standard of living of this economy's citizens also changes progressively. The range and quality of services increases proportionally to economic growth, among others, by factors such as the increase in the number of those employed in education, public administration, healthcare and the public service sector.

Moreover, innovations in technology and production play a role in creating new types of services and stimulate the growth of those already present. It is a fact that a high share of the service sector in the national economy is an indicator of the wealth of a given nation (KŁOSIŃSKI 2011).

Keeping in mind service activities and the behaviours of those purchasing the services, it is worth assuming studies on the phenomenon of the constant increase of the service sector and its significance to society. The aim of the work is to determine the influence of the effect of services on economic growth in Poland.

Impact of service sector on employment and GDP

Since 1989, when privatization process in Poland started, the evolution in employment has been observed. It resulted mainly from the necessity of restructuring outmoded economy and became even more intensive after UE accession in 2004, as accession required many adjustments to the new economic circumstances. The country gradually adapted to new conditions resulting from economic integration. One of the stages was the significant loss of workplaces in the first and second sectors. This process occurred simultaneously with creating new workplaces in groups situated in the middle of the employment structures. Significantly slower, up to now, Poland has been moving in the direction of knowledge-intensive services the result of which is a lower level of creating well-paying jobs in the future.

Over the past twenty years, Poland has been following in the tracks of Western Europe's economy, decreasing the share of farming contributing to GDP while increasing the share of the service sector and introducing changes in the contribution of industry. Currently, over 65% of GDP is created thanks to services. Despite changes in the composition of the individual sectors, Poland still lags behind Western Europe. This is confirmed by the employment structure in the main sectors of the economy.

Where the well-being of the entire economy is concerned, as well as maintaining social stability, the role of services is very significant to creating new workplaces. Forecasts indicate positive changes to the country, where employment in agriculture is to reach the level of 5% in 2025 and employment in services will have increased to 70% just prior to 2030 (ŚWIĘCICKI 2014).

Productivity is a significant component of economic growth. The increase in capital and employment has a smaller influence on GDP. The highest increase in productivity over the past years has been observed in the service sector. This is surely due to the high efficiency of the technology used in the country. Opportunities for taking on high expenditures for investments in

Poland are being created, which bring higher returns and an increase of workplaces characterized by high productivity (*Źródła i perspektywy wzrostu* 2006).

In 2008, nearly 8 million people were employed in services. This is an increase in the number of those working in the third sector by approx. 24.9% as compared to 1995. At the same time, the number of people working in the manufacturing sector decreased by 6.8% to 6.1 million. The share of the service sector in the number of those employed increased from 49.4% in 1995 to 56.6% in 2008. The above has been shown in Table 1.

Table 1

Employees in the service sector as at the end of the year

Section	Employees in 1000s				Percentage of a number of the employees in the service sector in %			
	1995	2000	2008	2013	1995	2000	2008	2013
Trade and repairs	1903.1	2074.6	2268.8	2131.5	29.9	28.7	28.5	27.0
Hotels and restaurants	185.9	225.7	275.9	249.7	2.9	3.1	3.5	3.2
Transport, warehouse management and communications	838.1	779.3	809.1	736.0	13.2	10.8	10.2	9.3
Financial intermediation	268.2	298.6	346.1	357.5	4.2	4.1	4.4	4.5
Real estate and company services	554.3	822.6	1132.6	1432.5	8.7	11.4	14.2	18.2
Othercommunity, social and individual service activities	335.1	390.9	413.8	438.2	5.3	5.4	5.2	5.6
Total market services sector	4084.7	4591.7	5246.3	4111.1	64.2	63.6	66.0	67.8
Public administration, nationaldefence, obligatorysocial and healthinsurance	381.3	822.2	919.4	633.9	6.0	11.4	11.6	8.0
Education	896.4	902.8	1038.5	1099.1	14.1	12.5	13.1	14.0
Healthcare and socialassistance	1003.4	908.2	747.6	804.3	15.8	12.6	9.4	10.2
Total non-market services sector	2281.1	2633.2	2705.5	2537.3	35.8	36.4	34.0	32.2
Total services sector	6365.8	7224.9	7951.8	7872.6	100.0	100.0	100.0	100.0
Total production sector	6526.1	6132.9	6085.4	3665.1	x	x	x	x
Total economy	12891.9	13357.8	13816.4	13919.1	x	x	x	x

Source: own elaboration on the basis of *Ewolucja sektora usług w Polsce w latach 1995–2008*. 2010. Ministerstwo Gospodarki, Departament Analiz i Prognoz.

In the period 1995–2008, the highest increase in employment is noticeable in public administration, national defence and mandatory social security and health insurances; a good tendency in the number of those employed is also maintained by services provided for businesses and real estate. The highest decreases in the number of permanent posts can be noticed in the transport, warehouse management and communications sections (decrease of 3%), as well as in health and social protection – 6.4% decrease (*Ewolucja sektora usług w Polsce* 2010).

The year 2013 ought to be looked into as a derivative of the economic crisis experienced by Poland in the years 2009–2012. Significant decreases in employment can be observed in the individual branches of the service sector. This, however, is a temporary situation which, along with the national economy "bouncing back" from the crisis situation, will return to the norm and the proper upward trend of employment in the entire third sector. The increase of those employed in the section of financial intermediation, real estate services, education, municipal activities and health protection is a positive aspect. These branches are growing as a result of the observed market trends. This causes the total calculated share of the sector in contributing to the income of the economy increases.

Taking into account the growth dynamics of those employed in the entire Polish economy, it can be described as constant and stable. The growth dynamics in the years 1995–2000 is 103.6%, which is a 3.6% increase in the total number of those employed in the economy over a period of five years. The analogical dynamics for 2000–2008 is 103.4%, and for 2008–2013 – 100.7%. This small decrease is the effect of the mentioned economic crisis.

To look further into the service sector, the total amount of gross personnel remuneration was analysed. Remuneration paid to employees in the service sector, resulting from the work services rendered thereby on the basis of their employment contracts was used for the calculations in Table 2. Additionally, payments from profit participation or balance surplus in cooperatives as well as additional annual salaries of the employees from the budget zone were added up to an average number of the employees in a given period. Persons working abroad or engaged in outwork were excluded from the calculations.

From the data presented in Table 2 it can be concluded that the average monthly gross remuneration in the service sector indicates an appropriate and satisfactory growth trend. The growth dynamics of remuneration is positive and each year, the salaries received by the employees from the service sector are higher. Therefore, it is even more satisfying to see that this situation affects all branches of the third sector. As a result of higher incomes, the income allocated to consumption and investment expenditure of households is increasing, hence the dynamics of the Polish GDP are higher.

Table 2

Average monthly gross remuneration in the national economy in PLN

PKD section	2010	2011	Dynamics in %	2012	2013	Dynamics in %
Total	3224.13	3403.51	105.5	3530.47	3659.40	103.6
G	2633.98	2774.34	105.3	2905.25	3003.68	103.4
H	2952.46	3063.56	103.8	3166.17	3258.50	102.9
I	2023.10	2104.25	104.0	2177.02	2271.27	104.3
J	5538.06	5852.75	105.7	5900.26	6165.88	104.5
K	5390.38	5818.85	107.9	5989.61	6158.77	102.8
L	3382.59	3523.88	104.2	3719.01	3831.30	103.0
M	4054.72	4209.06	103.8	4361.27	4451.83	102.0
N	2124.65	2311.27	108.8	2462.33	2548.81	103.5
O	4149.92	4320.14	104.1	4392.24	4521.46	102.9
P	3381.09	3576.64	105.8	3750.45	3908.97	104.2
Q	3137.43	3226.07	102.8	3300.56	3374.64	102.2
R	2933.78	3031.30	103.3	3121.20	3253.94	104.2
S	2351.03	2416.82	102.8	2541.20	2876.16	113.2

Source: own elaboration on the basis of *Przeciętne miesięczne wynagrodzenie brutto w gospodarce narodowej*. 2010, 2011, 2012, 2013. SWAiD.

Gross value added increase in services

Changes to the GDP and gross value added in time take place in compliance with the principle of the business cycle. During periods of surge and slump in economic growth, both the GDP and the total gross value added change steadily, but the two components of the gross value added react differently in these two periods. In the period of improved economic growth, the value added quickly increases in this sector, but the increase of the gross value added in the service sector is substantially slower. During the periods of economic slowdown, the increase in the production sector decreases drastically, whereas in the service sector – decreases moderately.

The market services are characterised by more impact on the structure of the gross value added created in the economy. By 2008, the non-market services sector had been three times smaller than the market services sector, which in 1995–2002 had increased its share in the total value added from 42.5% to 51.4%. Therefore, the share of the market services in the entire service sector increased from 74.5% in 1995 to 77.5% in 2008, when considering the value added. The highest increase of share in the creation of the value added belongs to the financial intermediation and the real estate and company services. The trade and repairs as well as health care and social assistance segments experienced a decrease of share. In total, both these segments experienced a 10.2% decrease (from 44.2% to 34%). Table 3 presents the ownership structure of the created value added in the service sector.

Table 3

Ownership structure of the created value added in the service sector (in %)

Specification	2000		2008	
	private sector	public sector	private sector	public sector
Trade and repairs	1.6	28.4	0.6	99.4
Transport and warehouse management	52.0	48.0	23.2	76.8
Financial intermediation	26.0	74.0	12.9	87.1
Real estate and company services	11.6	88.4	7.7	92.3
Othercommunity, social and individual service activities	30.9	69.1	30.6	69.5
Households with employees	0.0	100.0	0.0	100.0
Total	15.6	84.4	9.6	90.4
Public administration and nationaldefence, obligatorysocial and healthinsurance	100.0	6.6	100.0	0.0
Education	92.4	7.6	90.9	9.1
Healthcare and socialassistance	82.0	18.0	65.6	34.3
Total non-market services	93.3	6.7	88.1	11.9
Total services sector	32.5	67.5	27.3	72.7

Source: own elaboration on the basis of *Trzeci sektor w Polsce*. 2012. GUS, Warszawa.

The ongoing economy transformation process affected the division of share in the value added structure presented in Table 3. In 2000, the share of the non-privatised service sector was 67.5% and in 2008 – 72.7%. The highest increase of services value in the private sector in 2008 were achieved by: transport and storage, communal and social activity, and other individual activity. Public sector affects more dynamic increase of prices in the services than private sector, what causes higher inflows to the state budget from the value added tax.

Table 4 presents the gross value added in value terms according to institutional sectors.

The gross value added described in value terms is in the form of the total amount of all branches of the institutional sectors and business activities. The service sector of every year compared in Table 4 constitutes slightly above 65% of the entire gross value added created by the economy. Unlike any other sector, it has great impact on the economic, financial and political situation of

Table 4

Gross value added in value terms according to institutional sector

Specification	2010	2011	2012
	in PLN million		
Agricultural sector	36,938	43,623	44,568
Industrial sector	423,290	467,685	487,102
Service sector	805,676	853,305	900,199
Section G	246,786	255,089	275,146
H	66,356	71,093	80,742
I	15,295	16,986	17,986
J	44,508	47,917	52,252
K	52,551	59,458	57,609
L	67,686	71,644	69,110
M	66,116	69,739	71,397
N	22,082	25,590	29,460
O	77,514	78,512	82,360
P	64,997	69,102	70,722
Q	52,303	56,092	58,703
R	8,739	9,218	9,563
S	18,823	20,655	22,584
T	1,920	2,210	2,565
Total economy	1,265,904	1,364,613	1,431,869

Source: own elaboration on the basis of *Rachunki narodowe niefinansowe roczne*. 2012, SWAiD.

the whole country. For the purpose of comparison, the industrial sector constitutes merely 34% of the gross value added created in the entire economy in 2012, whereas the agricultural sector – just 4%. Services are an undeniable factor affecting economic growth. Their amount determines the development of society as well as the welfare and quality of life of the citizens in a given country.

What is of great importance for trade and service management are direct foreign investments, which were less concentrated on the industrial sector within the last few years, whereas service investments, i.e. outsourcingof business processes, shared service or R&D centres, became more significant. They constituted over 30% of the projects completed in 2011. So far, they have generated the largest number of jobs. According to the – *Association of Business Services Leaders in Poland* report: „Poland is an unquestionable leader as regards the number of employment centres and the employment rate in the modern business services sector in Central and Eastern Europe [...]" (CIEŚLIK 2010).

In the coming years, Poland will have increased opportunities for increasing the rate of inflow of foreign investments as well as export of knowledge-intensive goods and services related to high-technology.

Evaluation of the service sector based on surveys among service providers and service users

The managers responsible for company management and its marketing activities must develop thorough knowledge and understanding of their clients to establish efficient and proper work organisation. Therefore, the service provider undertakes actions aimed at reducing discrepancies between the clients' expectations and the presented offer. It is therefore especially important for the seller in the service sector to know how the client chooses offers and evaluates the level of service provision.

The service user behaves in accordance with a certain decision-making model. This decision-making process includes the following stages:

1) pre-purchase selection of the offers available on the market of possibilities,

2) client reaction during consumption,

3) post-purchase assessment of satisfaction level (GILMORE 2006).

The authors' own surveys conducted on 350 persons[1] (250 service users and 100 service providers) allow formulating certain describable correlations in the services field. The respondents agreed that the service activities were their everyday reality. Over 27% of them admitted to use services on a daily basis. The result seems somewhat underestimated and proves a growing awareness of services among clients. In their understanding, services may be purchased in stores, institutions, offices, health care centres, etc. They do not notice their existence in everyday life, which is reflected, among other things, in watching TV or listening to the radio. When buying certain services, the clients are mostly influenced by Internet advertising (55%), which is the result of the growing servitisation of the world and universal access to the Internet. Fewer persons paid attention to press (7%) and radio advertisements (6%). The consumers often rely on the opinion and experience of their friends (23%). The presented data are shown in Figure 1.

The respondents usually associated services with the benefits received on the local market, for which there is high and flexible demand. On the other hand, when the respondents were asked about using advanced services, they

[1] Full survey was conducted for the purpose of this article. Part of the survey, covering smaller population, was used in the co-author's dissertation. Period covered one academic year.

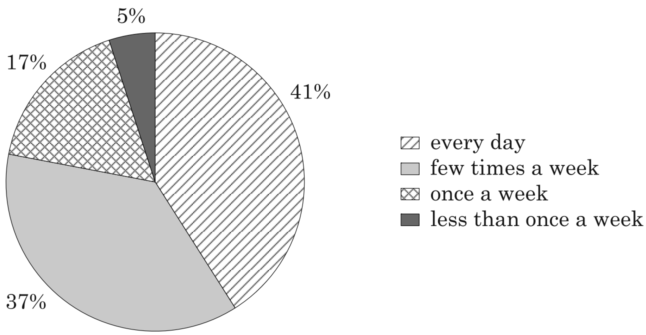

Fig. 1. Frequency of use of services by the client
Source: own elaboration based on the survey.

were of the same opinion that they used them occasionally. Most frequently, the service users use health care (29%) and simple cosmetic and hair services (26%). They rarely decide to pay for small repairs of household appliances (6%) and advanced banking services (4%). Here, it is also possible to find some perception errors with respect to services.

Clients usually assess the quality of the services rendered by the service providers as satisfactory (62%) and identically define satisfaction from the service consumption (64%). Only 11% of them talked about low satisfaction due to service consumption, which – in their opinion – was in 29% a low quality service. The rest of the respondents stated that Polish services are of high quality and a feeling of satisfaction was echoed. The situation when the client does not want to purchase the service again becomes a problem for the service provider. Due to such a decision made by a client, the company may not obtain increased profits in the future. Unfortunately, the service providers do not always understand “client care” properly. They should not treat it as the cost, but as the investment allowing them to obtain substantial profits. Therefore, monitoring of the loss of clients is an important element of the service improvement plan, since the clients who left can teach us how to maintain the loyalty of those who stayed. The most frequent reasons for changing a service provider are the following: the price being too high and errors made by the service provider while rendering a given service. It means that the quality level of services in Poland is still low, the services are rendered in a negligent manner, and the persons offering services do not know the industry.

In terms of service provision, as many as 60% of the respondents placed Poland among moderately developed countries in Europe. Figure 2 shows the evaluation of the Polish service sector by the respondents.

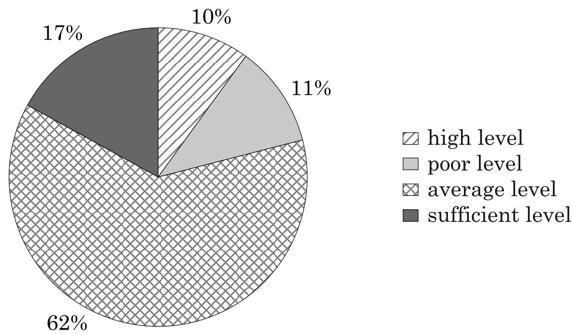

Fig. 2. Evaluation of the Polish service sector by the respondents
Source: own elaboration based on the survey.

The service providers are represented by 100 owners of service entities located within the territory of Poland. Most frequently, the service companies remained on the market for over 10 years (46%) and 5 years (24%). This means that the service activities are profitable. The entrepreneurs receive regular profits, enhance their market positions and remain on the market for a longer period of time. The research showed that the fastest growing sector in Poland is the SME sector, as over 33% of the respondents employ fewer than 9 employees, 19% – fewer than 50 employees, and 15% – fewer than 250 employees.

To start service activities, achieve solid market position and derive the afore-mentioned profits, the enterprises need to face many challenges and obstacles, which hinder their first steps on the market. Figure 3 shows the obstacles faced by the beginner service providers.

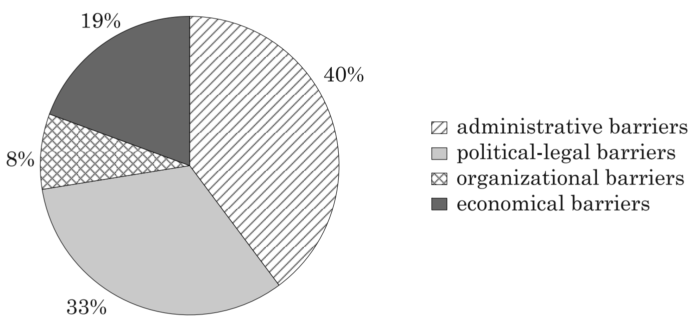

Fig. 3. Main problems when starting a business activity
Source: own elaboration based on the survey.

As many as 39% of the companies mentioned administrative problems related to uncertainty of the law applicable to entrepreneurs, overly extensive documentation, and too much freedom in prevention activities undertaken by the state. The above-mentioned issues are strongly identified with and lead directly to state policy as well as the laws enacted thereby. 32 service companies indicated a political and legal barrier. The current situation is also confirmed by the fact that 68% of the service providers stated that they could not count on state aid after starting their business. The organizational and economic barriers caused by some internal issues of the companies were problematic for only a small numbers of enterprises.

Generally, the service providers spoke favourably of their services and often stated that they met the high standard of quality; as many as 62% of the companies declared high quality of their services, and only 38% – average. None of the service companies said that their services were of low quality. Figure 4 presents the demand for the services rendered by the service companies.

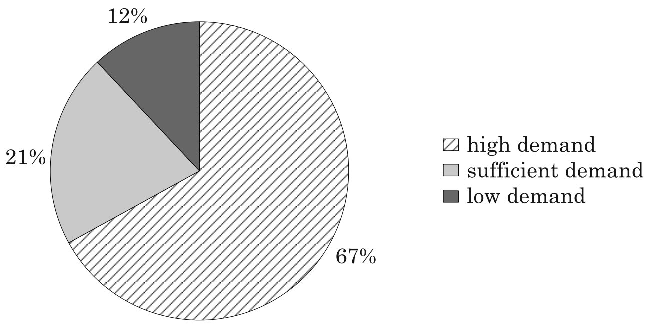

Fig. 4. Demand for the services rendered by a given company
Source: own elaboration based on the survey.

The survey shows good trends on the service market. 21% of the service providers enjoy sufficient demand for their services, and fewer than 70% – high demand. It proves high demand for the fields of industry indicated in the 3rd sector of Polish economy. It also shows high dynamics of economic growth of the sector and forecasts more increases in the GDP generated by the services.

Satisfaction of owners derived from performing service activities is defined proportionally high to the demand, according to Figure 5.

The highest percentage (62%) of the owners talked about a high level of satisfaction derived from the performed service activities. They belong to a group of service providers, who do not intend to change their career within the next 5 years (76%). Only 4% of them were not satisfied with their profile of activities and will probably change careers in the next 5 years (24%).

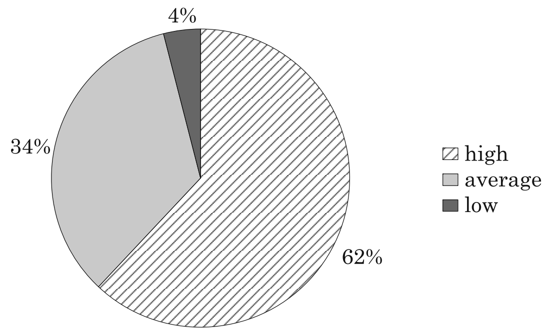

Fig. 5. Satisfaction of service providers derived from the performed service activities
Source: own elaboration based on the survey.

Summary

The issues discussed in the article allow the demonstration of the fact that services play a very important role in the post-industrial development of Poland. Their role has been subject to dynamic change in the global competitiveness environment. Academic theory reveals many different demands concerning the role of services in the economy, which have not been explicitly resolved yet. However, it is obvious that their impact on the country's GDP, employment and general economic growth is unquestionable.

In summary, the conducted analyses and surveys allow to draw the following conclusions:

1. The main problem hindering the service activities are the various obstacles blocking entry into the service market, experienced by approx. 75% of the entrepreneurs starting their business activity. As many as 39% of the respondents indicated administrative issues. The organizational obstacles causing problems to 8% of the enterprisers most often referred to difficulties in raising capital for starting a business (48%) and failures in finding enough employees willing to work under the proposed terms and conditions (30%). It is also a positive phenomenon that newly established businesses, after consolidating their position on the market, achieve profitability, which is satisfactory for 62% of the service providers, who usually have run their business for over 10 years (42%). According to 26% of the respondents, Poland's accession to the EU in 2004 influenced profitability of the service activities.

2. The service sector dominates the two other sectors, mainly as regards the number of jobs in the last decade. Nonetheless, despite this growth, Poland was still behind Western Europe, where the gap with France was estimated as approx. 28 years and with Spain – approx. 18 years with respect to 2010. In the period 1995-2008, the highest increases in employment were noticed in public

administration, national defence and insurance segment. In 2013, the largest number of employees was in the trade and repairs sector – 2131.5k persons, and the lowest number – in the accommodation and catering sector – 249.7k persons. The remuneration paid to the service employees was the highest in 2013 in section J, at the average level of 6165.88 PLN, whereas the lowest – in section I, where the gross remuneration amounted to 2272 PLN at most.

3. 27% of the service users admitted that they used every day various services offered on the market, about which they usually learned from the Internet (55%). Therefore, it may be assumed that the clients have low awareness of services, since they often omitted sewage, radio, TV, etc. services. The most popular were cosmetic and hair styling services (38%) and health care (32%). The least frequently used services included the advanced banking services (6%) and small repairs (4%). The respondents largely evaluated such services as average, which, in terms of services, allows for the classification of Poland among moderately developed countries, which reach approx. 65% of the gross value added from services.

4. The impact of services on the economy manifests itself through boosting economic growth. Such effects can be achieved by shaping GDP, supporting production development, supporting scientific-technological progress and organizational level of economic units. Services are also important factor stimulating and satisfying consumption demand. Moreover, they play an important role as they create fundamental infrastructure for the economies that place services in the center. While analyzing economic processes in Poland, it can be noticed that the process of "industrialization" of services and "servitisation" of industry occurs. Observed growth of importance of the third sector is an universal tendency in the global economy.

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