

Development of small tourism businesses under regional regulations in Croatia

Fisnik Brovina*

Doctor of Management Sciences
Sports University of Tirana
1001, Muhamed Gjolllesha Str., Tirana, Albania
<https://orcid.org/0000-0002-4347-5538>

■ **Abstract.** The purpose of this article was to examine the impact of regulatory requirements on the economic performance and occupancy rates of small tourism enterprises in Croatia. The research methodology combined legal analysis of regulatory acts with statistical processing of data from eVisitor, the Croatian Bureau of Statistics, and international sources, which enables an assessment of the influence of regulations on the operations of small tourism businesses. Between 2015 and 2019, the development of small tourism enterprises in Croatia was characterised by a steady increase in the segment of private rooms and apartments: the number of arrivals rose from 4.934 million in 2015 to 8.135 million in 2019. At the same time, tourist apartments, after a short-term increase in 2016, demonstrated a gradual decline: arrivals decreased from 207,000 in 2015 to 198,000 in 2019 (after peaking at 230,000 in 2016), while the average length of stay shortened from 6.36 to 5.72 days. The subsequent period, 2020-2024, was marked by a sharp drop in indicators due to the COVID-19 pandemic; however, private apartments and family homesteads quickly regained their positions and became the cornerstone of post-pandemic recovery. In 2024, the number of arrivals in private rooms and apartments reached 8.3 million, while total tourism revenues amounted to USD 16.4 billion, surpassing pre-crisis levels. At the same time, tourist apartments continued to exhibit stagnation, indicating a gradual loss of competitive advantage. The research findings highlighted the need for an integrated approach to supporting small tourism businesses, which should include the simplification of regulatory procedures, reduction of administrative costs, and promotion of digitalisation through targeted investments and staff training. The obtained results may serve national and municipal authorities in formulating support policies for small tourism enterprises by improving information and technological infrastructure, developing digital skills, subsidising internet access, and implementing standardised digital solutions

■ **Keywords:** financial performance; electronic reporting; online booking; information and communication infrastructure; regulatory challenges; competitiveness

■ Introduction

Tourism is one of the key sectors of the Croatian economy, contributing significantly to the formation of gross domestic product (GDP) and employment generation. Small tourism businesses – including family-run hotels, apartments, private estates, and small guesthouses – play a vital role in preserving regional identity and creating a competitive offer that attracts international visitors. In recent years, however, the Croatian government and municipalities have intensified the introduction of new regulatory requirements aimed at enhancing market transparency,

improving service quality control, ensuring compliance with environmental standards, and balancing the load on the infrastructure of tourism regions. On the one hand, these changes align with contemporary challenges of sustainable development and the need for integration into the European legal framework. On the other hand, for small tourism businesses, the new regulations entail additional costs associated with licensing, facility modernisation, and adaptation to digital accounting and taxation systems. This generates risks of reduced profitability and unequal

■ Suggested Citation:

Brovina, F. (2025). Development of small tourism businesses under regional regulations in Croatia. *Management and Business*, 3(1), 46-57. doi: 10.59214/mb/1.2025.46.

*Corresponding author



Copyright © The Author(s). This is an open access article distributed under the terms of the Creative Commons Attribution License 4.0 (<https://creativecommons.org/licenses/by/4.0/>)

competition conditions between large hotel chains and small entrepreneurs, particularly in rural and less tourism-developed communities.

The analysis of academic sources reveals the multidimensional nature of issues related to the development of small tourism enterprises within the context of regulatory requirements and digital transformation. In a study by S. Asthana *et al.* (2022), the authors traced the evolution of academic discourse on family business in tourism and hospitality. They demonstrated that this segment is essential for preserving local identity and ensuring sustainable growth. However, it was found that family enterprises are often vulnerable to regulatory constraints and less inclined towards large-scale digitalisation, which underscores the need for tailored support instruments. H.M. Benassi (2025) emphasised the importance of cross-border cooperation in sustainable tourism development through the example of Interreg projects. The research confirmed that integration between Croatia and neighbouring countries not only generates economic benefits but also strengthens the capacity of local businesses to adapt to regulatory and technological changes. The author noted that joint initiatives reduce administrative and digital infrastructure costs.

The empirical study by I. Bujan (2020) provided evidence that owners of family tourism enterprises often perceive their business as part of their personal identity, which fosters resilience to market risks. However, the study also showed that this management model is frequently accompanied by a lack of strategic innovation and difficulties in complying with evolving regulations. Thus, I. Bujan's findings confirm the limited human and organisational resources of small operators, complicating their adaptation. In I. Čapeta's (2023) article, the role of family entrepreneurship as a catalyst for transformational change in Croatian tourism was examined. The author argued that these enterprises can stimulate local innovation processes but remain excessively dependent on external regulatory frameworks.

The research of S.S. Iriani *et al.* (2024) demonstrated that the competitiveness of tourism villages depends on rational resource utilisation and digital technology integration. The authors established that the long-term efficiency of such enterprises relies on the combination of traditional practices with modern management approaches. Findings from T. Miljak *et al.* (2025) showed a direct correlation between financial managers' decisions and the performance of small and micro-enterprises in Croatia. It was determined that financial planning errors or a focus on short-term gains significantly increase business vulnerability to regulatory changes, leading to the conclusion that sound financial management is fundamental for technological and organisational adaptation. I. Šulc & B. Fuerst-Bjeliš (2021) identified significant shifts in tourism trajectories in the post-pandemic world. The authors emphasised that COVID-19 acted as a catalyst for digitalisation but simultaneously exacerbated unequal access to technology among small enterprises. G. Vojković (2025)

explored the impact of Croatia's new legislation on beach concessions and "concessions on demand", concluding that the legal environment substantially transforms the economic opportunities of small tourism enterprises, often creating additional barriers to resource access.

Particular attention should be paid to studies examining the development of small and family hotels. For instance, L. Barić & I. Smoje (2022), using the case of Hotel Adria, demonstrated that effective management of small hotel facilities requires a balance between maintaining family traditions and adopting contemporary managerial tools. The authors stressed that service and marketing innovations are critical for sustaining the competitiveness of family-run hotels within regional markets. The study by J. Kranjcevic & S. Hajdinjak (2019) highlighted the phenomenon of "tourism urbanisation" using the examples of Poreč in Istria and Makarska in Dalmatia. The authors proved that rapid growth in tourist flows and infrastructural change lead to socio-spatial transformations that significantly affect local communities and small businesses. This research underscored the need to harmonise urbanisation processes with the requirements of local entrepreneurs and environmental sustainability. Thus, literature analysis confirms the interconnectedness of financial, organisational, and technological challenges faced by small tourism enterprises. At the same time, a research gap is evident regarding the systemic integration of regulatory barriers and the operational efficiency of tourism facilities.

The purpose of this article was to assess the impact of new regulatory requirements on the financial performance and occupancy rates of small tourism facilities in Croatia. To achieve this goal, the following tasks were set: to analyse contemporary regulatory changes in Croatia's tourism sector; to examine the dynamics of revenues and occupancy rates of small tourism facilities before and after the introduction of new regulations; to develop recommendations for improving regulatory policy to ensure the balanced development of small tourism businesses.

■ Materials and Methods

The study covers the period from 2015 to 2024 and is based on the analysis of Croatian legal acts, EU strategic documents, and empirical sources concerning the regulatory and technological transformation of the tourism sector. Two periods were identified: 2015-2019 as the baseline period prior to the introduction of new regulatory rules (reflecting the initial state and dynamics of small tourism business development), and 2020-2024, representing the combined impact of regulatory innovations and the COVID-19 pandemic on the functioning of small tourism facilities. At the national level, the following legislative acts were utilised: Law of the Republic of Croatia "On the Provision of Tourist Services" (2021), which comprehensively defines the conditions for organising and conducting tourism activities, determines the legal status of service providers, and outlines their obligations and responsibilities towards consumers. Law of the Republic of Croatia

“On Hospitality” (2024), which regulates the functioning of hotels, restaurants, guesthouses, apartments, and other accommodation and catering facilities; Law of the Republic of Croatia “On Tourist Associations and Promotion of Croatian Tourism” (2020), defining the competences of national and local tourism bodies responsible for strategic planning, marketing, and tourism promotion; Law of the Republic of Croatia “On Consumer Protection” (2023), governing contracts related to timeshare, long-term holiday products, and consumer information requirements; Law of the Republic of Croatia “On Obligations” (2023), regulating general contractual rules applicable where specific tourism law provisions are absent; Law of the Republic of Croatia “On Maritime Property and Seaports” (2023), establishing the legal framework for the use of maritime areas, coastal concessions, and port infrastructure operations. At the EU level, the research was grounded in the Small Business Act for Europe (2008), outlining strategic priorities for supporting small and medium-sized enterprises (SMEs), including the simplification of administrative procedures, promotion of innovation, and digitalisation. Additionally, statistical data and the eVisitor system enabled assessment of the engagement of small tourism enterprises in electronic reporting and online booking. Materials from Interreg Europe (2025) provided insight into practical approaches to interregional cooperation and knowledge exchange in tourism development and SME support. The Tourism Trends and Policies Report (OECD, 2022) offered an overview of contemporary trends in the tourism sector and regulatory initiatives in EU member states, while L. Kralj (2023) supplied data on digital skills, upskilling programmes, and technology adaptation needs among small enterprises.

The methodological framework employed a comprehensive approach ensuring analytical depth and multidimensionality. The formal-legal method was applied to reveal the internal logic and structure of Croatia’s and the EU’s tourism legislation, including Directive (EU) 2015/2302 of the European Parliament and of the Council (2015), Directive 2012/27/EU of the European Parliament and of the Council (2012), and World Bank (2020) guidelines on organised travel and related services. This enabled the identification of interrelations between national and EU regulatory requirements and their impact on small tourism enterprises. The comparative-legal method facilitated benchmarking Croatia’s approaches against the Small Business Act for Europe (2008), allowing assessment of the alignment between national regulation and European SME support and digitalisation standards. Statistical analysis of data from the Croatian Bureau of Statistics (n.d.) and eVisitor systems enabled identification of revenue and occupancy trends before and after the introduction of new rules governing licensing, categorisation, electronic reporting, and online booking. Reports such as Tourism in figures (2016–2024) and International Monetary Fund (2024) data were utilised to evaluate trends in small business development, digital tool adoption, and the effectiveness of regulatory reforms. This combination of

methods ensured a holistic analysis – assessing formal legal and institutional conditions while empirically confirming the impact of administrative and technological challenges on small tourism enterprises in Croatia. The findings provide a scientific basis for policy recommendations aimed at reducing administrative burdens and strengthening digital support for small businesses in the tourism sector.

The methodology employed for formulating recommendations was based on the integration of findings derived from formal-legal and empirical analyses. On this basis, a set of practical proposals was developed, aimed at supporting information and technological infrastructure, enhancing the digital competencies of small business owners, standardising digital interfaces, subsidising Internet access, and implementing shared technological solutions.

■ Results and Discussion

Regulatory changes in Croatia’s tourism sector: Contemporary context

The Croatian tourism industry is governed by a comprehensive regulatory framework shaped by both national development imperatives and the country’s commitments to harmonising domestic legislation with European Union law. The cornerstone of the current legal architecture is the Law of the Republic of Croatia “On the Provision of Tourist Services” (2021), which establishes an integrated framework for the organisation and delivery of tourism activities. It defines the legal status of entities providing tourism services, delineates their obligations and responsibilities towards consumers, and ensures transparency through the establishment of the Central Register of Hospitality and Tourism Service Providers. This register operates electronically and facilitates oversight of entrepreneurial activities at both national and municipal levels. A notable innovation introduced by this law is the regulation of package travel and linked travel arrangements in alignment with Directive (EU) 2015/2302 of the European Parliament and of the Council (2015), which stipulates consumer protection standards and clarifies the obligations of travel organisers. Complementing this framework is the Law of the Republic of Croatia “On Hospitality” (2024), which prescribes operational standards for hotels, restaurants, guesthouses, apartments, and other accommodation and catering establishments. It establishes requirements for the categorisation and classification of tourism facilities, infrastructure standards, health and safety regulations, and the procedures for obtaining relevant permits and licences. This law is of particular significance to small tourism enterprises (STEs), as it defines the minimum standards applicable to private apartments and family-run homesteads, which form the backbone of Croatia’s small-scale tourism industry. Its practical application is especially pertinent in the context of Croatia’s integration into the single European tourism area, where harmonised safety and quality standards are essential.

The regulatory structure is further reinforced by the Law of the Republic of Croatia “On Tourist Associations

and Promotion of Croatian Tourism” (2020), which outlines the status, powers, and responsibilities of national and local tourism organisations tasked with strategic planning, marketing, and branding of Croatia’s tourism products. A defining feature of this law is its emphasis on a decentralised governance model, whereby substantial authority for tourism support and development is delegated to municipalities. For small businesses, this entails the necessity of engaging with both national regulators and local authorities, which frequently adopt supplementary legal acts reflecting regional development specificities. Additionally, the Croatian tourism legislation incorporates provisions from the Law of the Republic of Croatia “On Consumer Protection” (2023), which extends to the regulation of timeshare agreements, long-term holiday products, and information disclosure requirements concerning service conditions. Law of the Republic of Croatia “On Obligations” (2023) also plays a vital role, setting out the general principles of contract formation and serving as a reference framework in the absence of specialised tourism law provisions. Between 2022 and 2024, Croatia’s regulatory policy in the tourism sector acquired practical significance through a series of targeted reforms aimed at digitising tourist registration, strengthening licensing and quality

standards for accommodation facilities, revising tax and local fiscal regimes, and introducing more stringent environmental and spatial planning restrictions in coastal areas. Among the most impactful reforms was the implementation of a mandatory electronic registration and reporting system for accommodation providers – eVisitor (Unique in the..., 2022). The eVisitor system facilitates real-time data exchange among tourism market actors, local administrations, and tax authorities, standardises guest check-in and check-out procedures, and integrates with the tourist tax administration mechanism. Consequently, the digitisation of record-keeping has enhanced revenue transparency and improved the assessment of seasonal infrastructure loads, though it has simultaneously created additional administrative and technical barriers for small private hosts previously unfamiliar with such information systems.

The Small Business Act for Europe (2008) also plays a crucial role in shaping the regulatory environment, articulating principles of support for small and medium-sized enterprises, including the simplification of administrative procedures, facilitation of access to finance and technology, and promotion of digital transformation. Table 1 presents summarised data illustrating the impact of new regulatory requirements on the operations of Croatian STEs.

Table 1. Impact of new regulatory requirements on small tourism businesses

Regulatory area	Specific changes, regulatory acts	Primary objectives	Potential impact on small tourism businesses
Digital registration and accounting	Mandatory registration in the eVisitor (n.d.) system, integration with tourist tax administration	Enhancing market transparency, accurate accounting of tourist flows, control of revenue collection	Administrative burden on owners, need for digital skills, operational control of occupancy
Licensing and categorisation	Standardisation of apartments, private homes, family pensions; clarification of licensing and sanitary requirements (Law of the Republic of Croatia “On the Provision of Tourist Services”, 2021)	Improving service quality and safety, consumer protection	Additional investment in modernisation, more complex licensing procedure
Tax and fiscal regulation	Establishment of local tourist tax rates; integration with eVisitor; tax amendments concerning short-term rentals	Ensuring equitable tax burden, incentivising long-term rentals	Potential decrease in profitability in the short-term rental segment, need for accounting support
Quality and infrastructure standardisation	Minimum technical, sanitary, and informational standards; accessibility requirements (Law of the Republic of Croatia “On the Provision of Tourist Services”, 2021)	Enhancing competitiveness and tourist trust	Investment costs for modernisation, ensuring accessibility for all guest categories
Environmental and spatial restrictions	Restrictions on coastal area overcapacity, energy efficiency requirements, waste management (Law of the Republic of Croatia “On Tourist Associations and Promotion of Croatian Tourism”, 2020)	Protecting ecosystems, sustainable territorial management, ensuring public access	Additional capital and operational expenditures, limitations on the exploitation of beach zones

Source: compiled by the author based on Law of the Republic of Croatia “On Tourist Associations and Promotion of Croatian Tourism” (2020), Law of the Republic of Croatia “On the Provision of Tourist Services” (2021)

Concurrently, legislative initiatives have sought to specify licensing and categorisation requirements for small accommodation facilities – including apartments, private homesteads, and family guesthouses. Amendments to sectoral laws and subordinate regulations in the hospitality domain have introduced mandatory minimum technical, sanitary, and informational standards, defined clear licensing procedures, and enhanced the role of local self-government in issuing and monitoring compliance with such permits. Although

these changes aim to improve service quality and consumer protection, they also impose additional operational costs on small-scale owners, who must either invest in compliance or risk legal vulnerability. Law of the Republic of Croatia “On Hospitality” (2024) and accompanying decrees issued by the Ministry of Tourism and Sport detail these requirements.

Particular attention must also be paid to environmental and spatial restrictions, which have evolved in response to the need to protect coastal ecosystems and manage the

spread of mass tourism along the shoreline. The adoption and revision of the Law of the Republic of Croatia “On Maritime Property and Seaports” (2023) introduced enhanced planning and environmental standards for facilities located within coastal zones. In pursuit of ecological sustainability and harmonisation with the European legal framework, Croatia has implemented a range of regulatory measures promoting energy efficiency and waste management in tourism infrastructure. These measures include mandatory energy audits for small and medium-sized enterprises with significant energy consumption, as stipulated by Directive 2012/27/EU of the European Parliament and of the Council (2012). Under this directive, high energy-consuming enterprises are required to conduct energy audits to identify potential savings.

In this context, the role of municipalities as key actors in implementing new regulatory requirements in Croatia’s tourism sector is particularly noteworthy. In practice, local self-government bodies are responsible for licensing and supervising small accommodation units, including apartments, private homesteads, and family guesthouses, as specified by the Law of the Republic of Croatia “On Hospitality” (2024). Municipalities act not only as administrative authorities issuing permits but also as inspection bodies authorised to record violations and impose sanctions, including licence revocation in cases of systematic non-compliance. Moreover, municipalities have assumed responsibilities for administering tourist taxes through the eVisitor system, which enables transparent revenue accounting and facilitates local budget planning. This, in turn, provides opportunities to allocate funds towards infrastructure development, maintenance of public spaces, and enhancement of regional tourism attractiveness. The reinforcement of municipal roles in regulating spatial and environmental standards, as established by the Law of the Republic of Croatia “On Maritime Property and Seaports” (2023), further heightens local accountability for the balanced use of coastal zones and the prevention of overexploitation. Thus, Croatian municipalities ensure the practical implementation of legislative initiatives, oversee adherence to service quality, environmental, and sanitary standards, and simultaneously bear political responsibility to local communities for maintaining equilibrium between economic growth and environmental preservation. This underscores the strategic importance of the municipal level within the tourism governance system and highlights the necessity of strengthening its institutional and financial capacities.

Findings from the conducted analysis indicate that contemporary regulatory changes in Croatia’s tourism sector

produce a dual effect: on the one hand, they enhance transparency and competitiveness; on the other, they generate new challenges for small operators related to financial burdens and organisational adaptation. These conclusions align with the research of J. Đurkin Badurina & D. Soldić Frleta (2021), who emphasised that perceptions of local tourism governance vary significantly depending on the intensity of tourism activity. In municipalities heavily dependent on tourism, residents tend to assess regulatory practices more critically, confirming the growing importance of municipal capacity-building for the effective implementation of new policies.

The results also demonstrate that environmental and spatial restrictions – particularly those introduced via the Law of the Republic of Croatia “On Maritime Property and Seaports” (2023) – serve as crucial instruments for managing the sustainable development of coastal territories. A similar trend was identified by D. Mance *et al.* (2020), whose panel analysis of municipalities revealed a direct correlation between tourism intensity and waste generation. Their findings are consistent with this study’s conclusions, confirming that environmental regulations possess a sound empirical rationale and are directed at mitigating tourism’s adverse effects.

Conversely, the present findings partially diverge from the perspective of N. Stojčić *et al.* (2024), who highlighted the adverse social consequences of short-term rental expansion, including resident displacement and housing price inflation. Although the analysis corroborates an increased regulatory burden within the short-term rental segment, the primary focus herein was on the financial and administrative implications of new norms for small tourism enterprises. This suggests that future research should adopt a more comprehensive approach by integrating socio-economic dimensions, combining analyses of revenues and occupancy rates with examinations of housing market impacts and community well-being.

Income dynamics and occupancy rates of small tourism establishments before and after the implementation of new regulatory requirements

Between 2015 and 2019, indicators characterising the development of small tourism accommodation facilities in Croatia demonstrated consistent growth in their contribution to the national tourism industry, alongside structural shifts preceding the introduction of new regulatory reforms (Gregoric & Pajić, 2016). Aggregated data indicate a substantial increase in demand within the segment of private rooms, apartments, and family houses, while the tourist apartment segment exhibited relative stability and a moderate decline towards the end of the period (Table 2).

Table 2. Dynamics of revenues and occupancy of small tourism accommodation in Croatia, 2015-2019

Year	Tourist apartments, thous. arrivals	Tourist apartments, thous. overnight stays	Average length of stay tourist apartments (days)	Private rooms, apartments, thous. arrivals	Private rooms, thous. overnight stays	Average length of stay in private rooms (days)	Total tourism receipts (\$ bn)
2015	207	1,317	6.36	4,934	26,708	5.41	8.60
2016	230	1,407	6.12	5,810	35,546	6.12	9.20

Table 2. Continued

Year	Tourist apartments, thous. arrivals	Tourist apartments, thous. overnight stays	Average length of stay tourist apartments (days)	Private rooms, apartments, thous. arrivals	Private rooms, thous. overnight stays	Average length of stay in private rooms (days)	Total tourism receipts (\$ bn)
2017	220	1,315	5.98	6,984	40,851	5.85	10.63
2018	213	1,251	5.87	7,682	43,382	5.65	11.35
2019	198	1,133	5.72	8,135	44,530	5.47	11.97

Source: compiled by the author based on Tourism in figures (2016; 2017; 2018; 2019; 2020), International Monetary Fund (2024)

In 2015, private apartments and rooms accounted for approximately 4.9 million arrivals and over 26.7 million overnight stays, corresponding to an average stay of 5.4 nights. By 2019, arrivals in this segment had risen to 8.1 million and overnight stays to 44.5 million – an increase of nearly 1.7 times. Meanwhile, the average length of stay marginally decreased from 5.4 to 5.5 nights, reflecting an intensification of tourism flows characterised by a higher frequency of short-term trips, typical of domestic and regional tourism. The expansion of the private accommodation sector occurred alongside a general rise in tourism revenues, which grew from an estimated USD 8.6 billion in 2015 to nearly USD 12 billion in 2019, demonstrating a positive correlation between the proliferation of small-scale accommodation and overall industry performance. By contrast, tourist apartments exhibited a different trend. In 2015, they recorded over 207,000 arrivals and 1.3 million overnight stays, but by 2019, these figures declined to 198,000 and 1.1 million, respectively. The average stay decreased from 6.4 to 5.7 nights, signalling reduced attractiveness compared to private accommodation. This tendency may be attributed to intensified competition from the private sector, which actively integrated into digital booking platforms, as well as to heightened price sensitivity among tourists favouring more flexible lodging options.

Given the dynamics of the industry's overall revenues, it can be concluded that private apartments and family-run homesteads were the primary drivers of Croatian tourism growth in the pre-crisis period. Their increasing share within the market structure was associated with several factors: the growing popularity of economically accessible and authentic forms of leisure, a shift in consumer preferences towards more personalised experiences, and an expansion

of supply resulting from both the legalisation and partial informality of the private accommodation sector (Tourism in figures, 2016; 2017; 2018; 2019; 2020). At the same time, the gradual decline in average length of stay indicated the need for market adaptation to evolving patterns of tourist behaviour and a reorientation towards shorter yet more frequent trips. Thus, the analysis of data from 2015-2019 revealed two key development trajectories: first, the intensive growth of the private rooms and apartments segment, which became the main channel for attracting tourists; and second, the stagnation of the tourist apartment category, which was gradually losing its competitive advantages (Glowka & Zehrer, 2019). These trends created the prerequisites for regulatory revisions in the 2020s, aimed at standardisation, the regulation of tax revenues, and quality control within a dynamically developing segment that simultaneously generated risks of inequality and overloading of local infrastructure.

The analysis of revenue dynamics and occupancy rates of small tourist establishments in Croatia during 2020-2024 demonstrated a complex and ambiguous development pattern, shaped by both external challenges (primarily the COVID-19 pandemic) and internal regulatory changes in the tourism business (Table 3). While 2015-2019 were characterised by steady growth in arrivals and overnight stays in private apartments, rooms, and small hotels, 2020 saw a sharp decline in these indicators. According to Tourism in figures (2021), the number of arrivals in tourist apartments and private rooms decreased by nearly half compared with the pre-crisis period, whereas the average length of stay increased, reflecting a shift in demand towards longer holidays under conditions of restricted travel opportunities. In 2020, total tourism revenues amounted to only USD 6.0 billion, nearly halving compared with 2019.

Table 3. Dynamics of revenues and occupancy of small tourism accommodation in Croatia, 2020-2024

Year	Tourist apartments, thous. arrivals	Tourist apartments, thous. overnight stays	Average length of stay in tourist apartments (days)	Private rooms, apartments – arrivals, thous.	Private rooms, thous. overnight stays	Average length of stay in private rooms (days)	Total tourism receipts (\$ bn)
2020	44	310	6.2	2,993	24,181	6.6	6.0
2021	91	560	6.2	5,825	36,059	6.2	11.9
2022	188	1,039	5.7	7,540	44,182	5.9	14.3
2023	175	980	5.6	8,100	46,000	5.7	15.9
2024	170	950	5,6	8,300	47,500	5.7	16.4

Source: compiled by the author based on Tourism in figures (2021; 2022; 2023; 2024), International Monetary Fund (2024)

Recovery began as early as 2021-2022: the number of arrivals and overnight stays in small accommodation facilities demonstrated steady growth, while the average length of stay remained relatively high. This can be explained by the fact that private apartments and guesthouses became the most sought-after accommodation form in the post-pandemic period, offering greater privacy, distancing, and flexibility compared with large hotels. Moreover, during this period, regulatory changes came into effect, enhancing control over the legality of operations of small establishments. Municipal registers also recorded an increase in the number of registered apartments, as owners sought compliance to gain access to official support programmes. This contributed to greater business transparency and, consequently, higher tourism revenues, which in 2022 exceeded USD 14.3 billion, surpassing the pre-crisis level. In 2023, growth slowed. Although the number of arrivals in rooms and apartments continued to rise, the growth rate was lower than in previous years. The average length of stay declined, indicating a return of tourists to shorter but more frequent trips. Tourism revenues reached approximately USD 15.9 billion; however, part of this increase can be attributed to inflationary factors and higher average accommodation prices following the introduction of stricter regulatory requirements. In 2024, the situation in the small accommodation sector showed signs of stabilisation. The number of arrivals in private rooms and apartments reached 8.3 million people, 200,000 more than in 2023, while overnight stays increased to 47.5 million, up by almost 1.5 million. This indicates sustained demand for small-scale tourism enterprises despite the deceleration in growth. Meanwhile, the tourist apartment segment experienced a slight decline – arrivals fell from 175,000 in 2023 to 170,000 in 2024, and overnight stays from 980,000 to 950,000. The average length of stay remained stable at 5.6-5.7 days, confirming the trend towards shorter but regular trips. Aggregate tourism revenues rose to USD 16.4 billion, setting a new record high, although the increase compared with 2023 was moderate (+USD 0.5 billion). Overall, the 2020-2024 data revealed several key trends. First, the pandemic caused a short-term downturn; however, small accommodation establishments quickly regained their positions and became the foundation of post-pandemic growth (Camilleri & Valeri, 2022). Second, regulatory changes led to a structural transformation of the market: official registration increased, tax compliance improved, and income transparency was enhanced. Third, tighter controls and higher compliance costs imposed additional burdens on owners, which were partly reflected in rising prices and a reduction in average stay duration. Fourth, tourism revenues grew steadily in 2021-2023, yet this growth combined both real increases in tourist numbers and price effects.

The research findings indicating income volatility and heightened risks for small tourism enterprises during crisis periods are partly consistent with the conclusions of M. Cita *et al.* (2022), who, in their analysis of liquidity management in Croatian small and medium-sized construction

enterprises, emphasised the vulnerability of this business segment. The researchers found that under crisis conditions, small enterprises face limited capacity to maintain financial stability due to insufficient reserve funds and restricted access to financial instruments. This aligns with trends in the tourism sector, where similar dependence on seasonality and external shocks leads to revenue and occupancy declines, confirming cross-sectoral similarities in vulnerability mechanisms.

At the same time, the results of this study partly correlate with the conclusions of V. Kovsca *et al.* (2024), who examined contemporary financing mechanisms for small and medium-sized enterprises in Croatia. The authors highlighted that access to new financial instruments, including digital platforms and alternative lending schemes, allows small firms to adapt more flexibly to market changes. Comparable processes can also be observed among small tourism businesses: the adoption of innovative revenue management approaches and software-based support tools, introduced alongside new regulatory frameworks, partly offsets the negative effects of seasonal fluctuations. However, a key distinction lies in the tourism sector's limited responsiveness to financial flexibility without concurrent demand stimulation, underscoring the sector's specificity. The efficiency of business processes in small tourism enterprises is not only determined by regulatory adaptation but also by the internal organisation of operations. As Yu. Myronov & M. Myronova (2020) emphasised, evaluating business process efficiency in tourism requires a comprehensive methodological framework that integrates financial, operational, and customer-oriented indicators. This perspective supports the findings of our study, where financial constraints and limited managerial resources have been identified as key barriers to effective adaptation of small-scale accommodation providers.

Conversely, the observed results align to some extent with the findings of B. Morić Milovanović (2022), who explored the relationship between components of entrepreneurial orientation and performance among small and medium-sized enterprises. The author found that innovativeness, proactiveness, and risk-taking positively affect firms' competitiveness. For small tourism enterprises, similar characteristics manifest in their ability to swiftly adapt to new regulations and employ digital tools for booking and marketing, directly influencing occupancy rates and revenues. Nevertheless, this study's results show that not all enterprises managed to capitalise on these opportunities, which partially contradicts the author's conclusions regarding the universality of entrepreneurial orientation effects, as in tourism this influence largely depends on external demand and the regulatory environment. A general comparison suggests that the obtained results are not unique to tourism but reflect broader patterns in the functioning of small enterprises under crisis conditions. However, tourism's specificity lies in its stronger dependence on demand and regulatory changes, which explains partial discrepancies with some existing scholarly conclusions.

Challenges of adapting small tourism enterprises to regulatory requirements

Following the introduction of new regulatory norms in Croatia's tourism sector, owners of small hotels, apartments, and private rooms faced a range of challenges concerning not only organisational but also financial aspects of operations. The most significant issue was financial constraints related to working capital shortages and the need to attract investment to meet new requirements for service quality and infrastructure modernisation. Research by the Croatian Tourism Association (HTA) (Tourism in figures, 2022; 2023) revealed that in 2022, 38% of small private accommodation establishments reported insufficient financial resources to bring their facilities into compliance with new standards on sanitation, energy efficiency, and digital reporting. These financial limitations not only slowed the pace of regulatory implementation but also heightened competitiveness risks for small enterprises compared with large hotel chains possessing more stable financing sources.

One potential solution is the creation of state and municipal support funds providing grant or subsidy programmes to cover modernisation costs, particularly in the areas of energy efficiency and waste management. In this context, the experience of Slovenia is instructive, where small hotels receive grants covering up to 50% of total project costs, facilitating faster adaptation to regulatory standards and reducing financial pressure on entrepreneurs (Interreg Europe, 2025). The development of municipal co-financing programmes may also serve as an effective tool for local support. Local authorities could partially subsidise the implementation of environmental and infrastructure standards, as stable and sustainable tourism development directly influences regional economic and social progress. In addition to financial constraints, administrative burdens constitute another significant factor complicating the adaptation of Croatian small tourism enterprises to new regulatory standards. Complex licensing, certification, and reporting procedures create substantial barriers, particularly for businesses with limited human resources unable to maintain dedicated compliance departments. According to World Bank data, in Croatia's tourism and related service sectors, over 300 professions are subject to state regulation, significantly exceeding the European Union average of around 200 (World Bank, 2020). This means that entrepreneurs must ensure their employees meet numerous qualification criteria and regularly confirm compliance through certification, demanding considerable time and financial resources. Tourism Trends and Policies (OECD, 2022) also confirmed that complex and fragmented regulatory procedures remain one of the main barriers to the development of small and medium-sized enterprises in the tourism sector, as administrative costs typically amount to 4-6% of total operating expenses, thereby constraining competitiveness and the overall quality enhancement of local tourism products.

Similar conclusions are presented in the study by I. Čapeta *et al.* (2023), who determined that for Croatian

small enterprises operating in the tourism sector, financial vulnerability and the absence of a long-term development strategy constitute the key factors undermining their resilience to changes in the regulatory environment. A comparative analysis of findings revealed that both studies emphasise the necessity of state support and the development of mechanisms facilitating access to credit resources, which aligns with the observations presented in this paper. However, the current research places greater emphasis on technological adaptation, whereas the work of I. Čapeta *et al.* prioritises sustainable development strategies. To alleviate administrative pressure on small tourism enterprises, it is advisable to implement a comprehensive set of measures aimed at simplifying and digitalising regulatory procedures. Mechanisms for regular assessment of regulatory efficiency should be introduced to identify outdated or redundant provisions, with a view to their subsequent abolition or modernisation. This would help reduce excessive regulatory burdens and enhance the flexibility of the system. An important complementary measure involves the establishment of advisory support centres for small businesses, providing informational and methodological assistance in complying with administrative requirements. Such support would facilitate timely licensing and minimise the risk of procedural errors. A convergence of findings is also observed with the research conducted by I. Raguž *et al.* (2025), who identified low levels of digitalisation and underdeveloped internet infrastructure in remote areas as the principal challenges for rural and regional tourism. The data confirm that inadequate network connectivity and high costs of information technologies significantly constrain enterprises' capacity to integrate into electronic booking and reporting systems. However, unlike the aforementioned study, which focuses on the strategic development prospects of rural tourism, the results presented herein primarily highlight the urgent issues of short-term adaptation to current regulatory requirements.

The transition towards digital technologies in the tourism sector has been marked not only by a growing number of online bookings but also by an increase in reporting obligations via electronic platforms, data management and accounting systems. Owners of small tourist establishments have been compelled to invest in IT infrastructure (such as online booking systems, channel managers, and digital accounting via eVisitor) and in enhancing the digital competencies of their staff to meet regulatory standards. The Croatian Ministry of Tourism and Sports reported that during the first nine months of 2023, 56.6% of all overnight stays in short-term rental accommodation were booked through online platforms (e.g., Airbnb, Booking, Expedia, Tripadvisor) – a 13.4% increase compared to the third quarter of 2022 (Republic of Croatia. Ministry of Tourism and Sports, 2024). This demonstrates a significant dependence of enterprises on digital sales channels, necessitating appropriate technical equipment and stable internet connectivity. Furthermore, according to L. Kralj (2023), as of 2023 approximately 59% of Croatia's population possessed

basic digital skills, exceeding the EU average (55.6%), yet still falling short of the 2030 targets set within the Digital Decade framework. This suggests that, while human capital is available, there remains substantial potential for capacity building, particularly among those employed in small-scale tourism businesses.

A particularly illustrative comparison can be made with the findings of O. Vlahović *et al.* (2024), who highlighted the pivotal role of electronic booking systems in transforming the business models of small tourism enterprises. Their research emphasises that the implementation of e-booking contributes to greater transparency, cost optimisation, and enhanced customer trust. The results of this study corroborate this trend, identifying the adoption of contemporary digital platforms as one of the key determinants of enterprises' compliance with new regulatory standards. Nevertheless, it was also established that, for the majority of small operators, high implementation costs and a shortage of qualified personnel remain major barriers – issues not examined in depth by O. Vlahović *et al.* A crucial component of overcoming these barriers involves the organisation of digital skills enhancement programmes for owners and employees of small tourism establishments. Training courses and workshops focusing on online booking management, digital reporting, data management, and cybersecurity can significantly lower the obstacles to technological adaptation. An additional challenge concerns limited access to reliable internet connectivity in remote coastal and island regions. Therefore, subsidising internet access and local IT services by the state and municipalities could serve as a necessary precondition for ensuring equitable access to digital services. Equally important is the unification and standardisation of digital interfaces and reporting frameworks. The development of a national data integration standard (API) between booking platforms, the eVisitor system, and other public registers would reduce technical complexity and administrative burdens for small businesses.

■ Conclusions

The regulatory and legal framework governing Croatia's tourism sector is characterised by its complexity, multi-layered structure, and dynamic nature. Its core comprises specific legislative acts defining the conditions for conducting tourism-related activities, supplemented by provisions of general commercial and contract law, as well as consumer protection regulations. A notable feature is the active role of municipalities in implementing and specifying regulatory requirements, which introduces a degree of regional variation in rules. At the same time, there is a clear trend towards strengthening control over the operations of small tourism establishments, mandating their registration, standardisation, and integration into digital accounting systems. This evolution of legal regulation aims to enhance the quality and transparency of tourism services; however, it simultaneously imposes additional financial and administrative burdens on small entrepreneurs,

necessitating further examination of these changes' impact on their economic resilience.

The analysis of income dynamics and occupancy rates of small tourism establishments in Croatia confirms a substantial transformation of the sector under the impact of regulatory reforms. Between 2015 and 2019, the segment of private rooms and apartments expanded significantly, with arrivals increasing from 4.9 million to 8.1 million and overnight stays from 26.7 million to 44.5 million. Tourism receipts also rose from USD 8.6 billion to nearly USD 12 billion. By contrast, the tourist apartment category gradually lost competitiveness, showing a decline both in arrivals and in the average length of stay. Following the introduction of new regulations and the outbreak of the COVID-19 pandemic in 2020, performance indicators fell sharply: private accommodation arrivals almost halved and overall revenues declined to USD 6 billion. At the same time, small establishments proved to be the most adaptive and became the driving force of recovery. By 2022, total receipts had already exceeded pre-crisis levels (USD 14.3 billion), and in 2024 they reached USD 16.4 billion, with private rooms and apartments recording 8.3 million arrivals and 47.5 million overnight stays.

The findings indicate that legalisation and digitalisation measures – particularly the eVisitor system and the spread of online booking – contributed to an increase in registered establishments and to greater income transparency. However, small accommodation providers continue to face significant barriers. The most pressing of these are financial constraints, with 38% of owners reporting insufficient resources for modernisation; complex and fragmented administrative procedures; and the need for improved digital competences, especially in remote regions with unstable internet connections. Addressing these challenges requires not only the internal efforts of enterprises but also active engagement from the state, municipalities, and European institutions, providing targeted financial support, regulatory simplification, and enhanced digital tools.

The study's limitations lie in its reliance on official statistics and international reports, which may not fully capture the informal practices of small businesses. Moreover, the temporal scope of the analysis restricts the ability to trace the long-term effects of regulatory changes. Future research directions should include a deeper examination of regional disparities in the impact of new regulations, as well as an exploration of the role of digital platforms and government support in shaping the resilience of small tourism enterprises in the post-crisis period.

■ Acknowledgements

None.

■ Funding

None.

■ Conflict of Interest

None.

■ References

- [1] Asthana, S., Gupta, A., & Marco, V. (2022). Mapping research on family business in tourism and hospitality: A bibliometric analysis. *Journal of Family Business Management*, 12(3), 367-392. doi: 10.1108/JFBM-10-2021-0121.
- [2] Barić, L., & Smoje, I. (2022). Development of small and family hotels on the example of Hotel Adria. *Open Access Library Journal*, 9, article number e9017. doi: 10.4236/oalib.1109017.
- [3] Benassi, H.M. (2025). Enhancing sustainable tourism through Cross-Border Cooperation: Insights from Interreg projects Croatia and neighbouring countries (2014-2020). *Interdisciplinary Description of Complex Systems*, 23(2), 182-196. doi: 10.7906/indecs.23.2.9.
- [4] Bujan, I. (2020). Family business in tourism characteristics – the owner’s perceptive. *Ekonomski Pregled*, 71(1), 3-32.
- [5] Camilleri, M.A., & Valeri, M. (2022). Thriving family business in tourism and hospitality: A systematic review and a synthesis of the relevant literature. *Journal of Family Business Management*, 12(1) 555-576. doi: 10.1108/JFBM-10-2021-0133.
- [6] Čapeta, I. (2023). Family entrepreneurship as an initiator of change in Croatian tourism. *UTMS Journal of Economics*, 14(2), 177-187.
- [7] Čapeta, I., Fuchs, S., & Manestar, D. (2023). Challenges of small entrepreneurship in the sustainable development of tourism in the Republic of Croatia. *Tourism in Southern and Eastern Europe*, 7, 43-58. doi: 10.20867/tosee.07.3.
- [8] Cita, M., Stanić, M., & Šlentić, M.S. (2022). Liquidity management in small and medium-sized construction enterprises during crisis-the case of Croatia. *Ekonomski Vjesnik*, 36(1), 31-43. doi: 10.51680/ev.36.1.3.
- [9] Croatian Bureau of Statistics. (n.d.). Retrieved from https://web.dzs.hr/default_e.htm.
- [10] Directive (EU) 2015/2302 of the European Parliament and of the Council “On Package Travel and Linked Travel Arrangements”. (2015, November) (2015). Retrieved from <https://eur-lex.europa.eu/eli/dir/2015/2302/oj/eng>.
- [11] Directive 2012/27/EU of the European Parliament and of the Council “On Energy Efficiency”. (2012, October). Retrieved from <https://eur-lex.europa.eu/eli/dir/2012/27/oj/eng>.
- [12] Đurkin Badurina, J., & Soldić Frleta, D. (2021). Tourism dependency and perceived local tourism governance: Perspective of residents of highly-visited and less-visited tourist destinations. *Societies*, 11(3), article number 79. doi: 10.3390/soc11030079.
- [13] eVisitor. (n.d.). Retrieved from <https://surl.li/blhzuh>.
- [14] Glowka, G., & Zehrer, Z. (2019). Tourism family-business owners’ risk perception: Its impact on destination development. *Sustainability*, 11, article number 6992. doi: 10.3390/su11246992.
- [15] Gregoric, M., & Pajić, A. (2016). The impact of small and medium entrepreneurship on tourism development in the Republic of Croatia. *Journal of Business Paradigms*, 1(1), 85-94.
- [16] International Monetary Fund. (2024). Addressing housing affordability in Croatia. *IMF Staff Country Reports*, 247. doi: 10.5089/9798400285400.002.
- [17] Interreg Europe. (2025). Public call for complete renovation or construction of new tourism accommodation establishments. Retrieved from <https://www.interregeurope.eu/good-practices/public-call-for-complete-renovation-construction-of-new-tourism-accommodation-establishments>.
- [18] Iriani, S.S., Anita, N.D., Farid, P., Sari, S.P., Dwiarko, N., & Dwi, J.R. (2024). Harnessing competitive advantage: A resource-based perspective on sustainable business performance in tourism villages. *Jurnal Siasat Bisnis*, 28(2), 263-274. doi: 10.20885/jsb.vol28.iss2.art8.
- [19] Kovsca, V., Vincek, Z.L., & Murić, D. (2024). Contemporary forms of financing for small and medium-sized enterprise: Country case study of Croatia. *Technology Education Management Informatics Journal*, 13(1), 818-829.
- [20] Kralj, L. (2023). Croatia: A snapshot of digital skills. *Digital Skills and Jobs Platform*. Retrieved from <https://digital-skills-jobs.europa.eu/en/latest/briefs/croatia-snapshot-digital-skills>.
- [21] Kranjcevic, J., & Hajdinjak, S. (2019). Tourism urbanization in Croatia. The cases of Poreč in Istria and Makarska in Dalmatia. *Journal of Politics and Society*, 67(3), 393-420. doi: 10.1515/soeu-2019-0028.
- [22] Law of the Republic of Croatia “On Consumer Protection”. (2023, June). Retrieved from <https://www.zakon.hr/z/193/zakon-o-zastiti-potrosaca>.
- [23] Law of the Republic of Croatia “On Hospitality”. (2024, December). Retrieved from <https://www.zakon.hr/z/151/zakon-o-ugostiteljskoj-djelatnosti>.
- [24] Law of the Republic of Croatia “On Maritime Property and Seaports”. (2023, July). Retrieved from <https://www.zakon.hr/z/505/zakon-o-pomorskom-dobru-i-morskim-lukama>.
- [25] Law of the Republic of Croatia “On Obligations”. (2023, December). Retrieved from <https://www.zakon.hr/z/75/zakon-o-obveznim-odnosima>.
- [26] Law of the Republic of Croatia “On the Provision of Tourist Services”. (2021, June). Retrieved from <https://www.zakon.hr/z/343/zakon-o-pruzanju-usluga-u-turizmu>.
- [27] Law of the Republic of Croatia “On Tourist Associations and Promotion of Croatian Tourism”. (2020, January). Retrieved from <https://www.zakon.hr/z/342/zakon-o-turistickim-zajednicama-i-promicanju-hrvatskog-turizma>.

- [28] Mance, D., Vilke, S., & Debelić, B. (2020). Sustainable governance of coastal areas and tourism impact on waste production: Panel analysis of Croatian municipalities. *Sustainability*, 12(18), article number 7243. doi: [10.3390/su12187243](https://doi.org/10.3390/su12187243).
- [29] Miljak, T., Martinčević, I., & Sesar, V. (2025). The impact of financial manager decisions on the business results of micro and small companies in the Republic of Croatia in the area of the city of Split. *Journal of Risk and Financial Management*, 18(9), article number 522. doi: [10.3390/jrfm18090522](https://doi.org/10.3390/jrfm18090522).
- [30] Morić Milovanović, B. (2022). [The inter-relations between entrepreneurial orientation components and their impact on the performance of Croatian small and vedium enterprises](https://doi.org/10.3390/su1404382). *Interdisciplinary Description of Complex Systems*, 20(4), 382-397.
- [31] Myronov, Yu., & Myronova, M. (2020). Theoretical and methodological approaches to evaluating the efficiency of business processes in travel enterprises. *Scientific Bulletin of Mukachevo State University. Series "Economics"*, 7(2), 22-30. doi: [10.52566/msu-econ.7\(2\).2020.22-30](https://doi.org/10.52566/msu-econ.7(2).2020.22-30).
- [32] OECD (2022). *Tourism Trends and Policies. Croatia*. Retrieved from https://www.oecd.org/en/publications/oecd-tourism-trends-and-policies-2022_a8dd3019-en/full-report/croatia_4f804b25.html.
- [33] Raguž, I., Hordov, M., & Rajko, M. (2025). Digital transformation as a function of rural tourism strategic development in the Republic of Croatia. *Ekonomski Vjesnik*, 38(1), 153-168. doi: [10.51680/ev.38.1.11](https://doi.org/10.51680/ev.38.1.11).
- [34] Republic of Croatian. Ministry of Tourism and Sports. (2024). *Croatia among most popular EU destinations for online accommodation booking*. Retrieved from <https://mints.gov.hr/news-11455/croatia-among-most-popular-eu-destinations-for-online-accommodation-booking/23702>.
- [35] Small Business Act for Europe. (2008). Retrieved from <https://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2008:0394:FIN:en:PDF>.
- [36] Stojčić, N., Vizek, M., & Glaurdić, J. (2024). Short-term rental expansion and residential displacement in tourism communities: Evidence from Croatia. *Regional Studies*, 58(11), 2115-2128. doi: [10.1080/00343404.2024.2346664](https://doi.org/10.1080/00343404.2024.2346664).
- [37] Šulc, I., & Fuerst-Bjeliš, B. (2021). Changes of tourism trajectories in (post)covidian world: Croatian perspectives. *Research in Globalization*, 3, article number 100052. doi: [10.1016/j.resglo.2021.100052](https://doi.org/10.1016/j.resglo.2021.100052).
- [38] Tourism in figures 2015. (2016). Retrieved from <https://www.htz.hr/sites/default/files/2025-01/Tourism%20in%20figures%202015.pdf>.
- [39] Tourism in figures 2016. (2017). Retrieved from https://www.htz.hr/sites/default/files/2025-01/Tourism_in_figures_ENG_2016.pdf.
- [40] Tourism in figures 2017. (2018). Retrieved from https://www.htz.hr/sites/default/files/2025-01/HTZ%20TUB%20ENG_2017%20FINAL.pdf.
- [41] Tourism in figures 2018. (2019). Retrieved from https://www.htz.hr/sites/default/files/2019-06/HTZ%20TUB%20ENG_2018_0.pdf.
- [42] Tourism in figures 2019. (2020). Retrieved from https://www.htz.hr/sites/default/files/2020-07/HTZ%20TUB%20ENG_2019.pdf.
- [43] Tourism in figures 2020. (2021). Retrieved from https://www.htz.hr/sites/default/files/2025-01/HTZ%20TUB%20ENG_2020.pdf.
- [44] Tourism in figures 2021. (2022). Retrieved from https://www.htz.hr/sites/default/files/2025-01/HTZ%20TUB%20ENG_2021.pdf.
- [45] Tourism in figures 2022. (2023). Retrieved from https://www.htz.hr/sites/default/files/2025-01/HTZ%20TUB%20ENG_2022.pdf.
- [46] Tourism in figures 2023. (2024). Retrieved from <https://www.htz.hr/en-GB/tourism-information/tourism-analysis/tourism-figures>.
- [47] Unique in the world, Croatia's eVisitor system further enhanced. (2022). Retrieved from <https://www.croatiaweek.com/unique-in-the-world-croatias-evisitor-system-further-enhanced>.
- [48] Vlahović, O., Rađenović, Ž., Perović, D., Vujačić, V., & Davidović, K. (2024). Digital transformation in tourism: The role of E-Booking systems. *Croatian Regional Development Journal*, 5(2), 129-145. doi: [10.2478/crdj-2024-0012](https://doi.org/10.2478/crdj-2024-0012).
- [49] Vojković, G. (2025). Concessions on beaches and concessions on demand in the new Croatian law. *ENTRENOVA – ENTERPRISE RESEARCH INNOVATION JOURNAL*, 10(1), 221-233. doi: [10.54820/entrenova-2024-0019](https://doi.org/10.54820/entrenova-2024-0019).
- [50] World Bank. (2020). *License to compete. reforming the regulation of professions in Croatia*. Retrieved from <https://documents1.worldbank.org/curated/en/386921592298595049/pdf/Main-Report.pdf>.

Розвиток малого туристичного бізнесу в умовах регіональних регуляцій у Хорватії

Фіснік Бровіна

Доктор управлінських наук
Спортивний університет Тирана
1001, вул. Мухамеда Джоллеша, м. Тирана, Албанія
<https://orcid.org/0000-0002-4347-5538>

■ **Анотація.** Метою статті було дослідження впливу регуляторних вимог на економічні показники та завантаженість малих туристичних підприємств у Хорватії. Методологія дослідження ґрунтувалася на поєднанні правового аналізу нормативних актів та статистичного опрацювання даних eVisitor, Croatian Bureau of Statistics і міжнародних джерел, що дало змогу оцінити вплив регуляцій на діяльність малих туристичних підприємств. У 2015-2019 рр. розвиток малого туристичного бізнесу в Хорватії характеризувався стійким зростанням сегменту приватних кімнат та апартаментів: кількість приїздів збільшилася з 4934 тис. у 2015 р. до 8135 тис. у 2019 р. Водночас туристичні апартаменти після короткочасного зростання у 2016 р. продемонстрували поступове скорочення: приїзди зменшилися з 207 тис. у 2015 р. до 198 тис. у 2019 р. (після піку 230 тис. у 2016 р.), а середня тривалість перебування скоротилася з 6,36 до 5,72 доби. Подальший період 2020-2024 рр. позначився різким падінням показників унаслідок пандемії COVID-19, однак приватні апартаменти та сімейні садиби швидко відновили свої позиції та стали базисом постпандемічного відновлення. У 2024 р. кількість приїздів у приватні кімнати й апартаменти сягнула 8,3 млн осіб, а сукупні туристичні доходи – 16,4 млрд дол. США, що перевищило докризові показники. Водночас туристичні апартаменти зберегли тенденцію до стагнації, що вказує на поступову втрату їх конкурентних переваг. Результати дослідження вказують на потребу комплексного підходу до підтримки малого туристичного бізнесу, який передбачає спрощення регуляторних процедур, зниження адміністративних витрат та сприяння цифровізації процесів через інвестиції та навчання персоналу. Отримані результати можуть бути використані державними та муніципальними органами влади для розробки політики підтримки малих туристичних підприємств шляхом вдосконалення інформаційно-технологічної інфраструктури, навчання цифрових навичок, субсидування доступу до інтернету та впровадження стандартизованих цифрових рішень

■ **Ключові слова:** фінансові результати; електронна звітність; онлайн-бронювання; інформаційно-технологічна інфраструктура; регуляторні виклики; конкурентоспроможність