

**SECURITY POTENTIAL
FOR SMALL BUSINESSES IN EU COUNTRIES:
PROTECTION OF ECONOMIC INTERESTS
AND FORMATION OF A NEW PERSONNEL POLICY**

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DOI: <https://doi.org/10.30525/978-9934-26-602-7-40>

Abstract. The relevance is due to the central role of small businesses in the European Union countries as a carrier of employment, local sustainability and a conductor of digital and green transformations, which makes the protection of their economic interests a matter of social stability. Additional weight is given to the need for a new personnel policy that combines data, digital tools, a culture of trust and an ethic of responsibility for rapid adaptation to market changes in the 2025 year. Small businesses are at a point where HR policies turn data into decisions, and decisions into predictable processes, which directly protects the economic interests of entrepreneurs and communities. Aligning investments in human capital with analytics, e-commerce, and automation provides a sense of security and managed growth, making local companies less vulnerable to shocks, and increasing the trust of customers and partners. That is why the topic of the security potential of small businesses and new HR policies has not only theoretical but also practical value for owners and policymakers in the European Union. *The purpose of the study* is to form a holistic framework for protecting the economic interests of small businesses and build a modern personnel policy that ensures productivity, innovation and sustainability in everyday practice. The object is small businesses in the European Union countries with an emphasis on the relationship between economic security, human capital, digital capabilities and organizational culture. *Methodology.* The research methodology is based on a systemic approach that involves the use of methods such as analysis and synthesis, graphical – for a visual display of the results of the study; abstract-logical – when making theoretical

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generalizations and forming relevant conclusions. *Results.* The key interests of entrepreneurs regarding tax rules, financing, logistics, access to markets and digital infrastructure are systematized, the principles of HR policy from talent orientation to psychological safety are revealed, digital opportunities from e-commerce and analytics to automation and AI-based assistants are identified, the impossibility of completely replacing people with technology is substantiated through empathy, ethical judgments and improvisation. *The value of the work* lies in the applied roadmap for owners and managers of small companies and for policymakers, which helps to turn technology into manageable processes, align the human factor with the goals of economic security and accelerate the scaling of proven practices at the community and market levels.

1. Introduction

Small businesses in the European Union are the foundation of the economic fabric, combining production, services, trade and local value chains into a single living system. Small-scale entrepreneurs quickly notice changes in demand, test new ideas, take risks, and thereby ensure continuous renewal of the economy. They create first jobs for young people, give a second chance to people changing professions, and keep labor markets in good shape through competition for talent. Without such a network of small players, dynamics are lost, monopolies arise, the diversity of products and services decreases, and local entrepreneurship weakens. It is small businesses that transform innovative ideas into solutions that are understandable to the customer, pick up local cultural features, support crafts and preserve the uniqueness of cities and regions, which makes the European Union attractive for living, investment and tourism. In an era of rapid change and crises, the resilience of the economy is determined by the ability to quickly adapt, restructure supplies, find alternative partners and retrain people. It is small businesses in the European Union that provide such adaptability, because decisions are made without unnecessary bureaucracy, owners understand customers personally, and teams interact closely with communities. During logistics disruptions, small manufacturers and suppliers find short delivery channels, during technological shifts they are the first to introduce digital services, during financial shocks they quickly optimize costs and save jobs through flexibility. When small businesses

disappear, the economic system becomes fragile and slow, loses the ability to local self-regulation, depends on a few large companies, and any mistake or external shock sharply multiplies the negative consequences for local communities. Small businesses hold the social fabric of the European Union, because they combine the economy with education, culture, civic activity and charity. Entrepreneurs train students and trainees, support schools and colleges, create a favorable environment for the first steps of young professionals and people returning to the labor market after a break. Small businesses enliven streets and squares, create safe and welcoming spaces, and build trust between people, as customers and owners often know each other personally. In small towns and villages, they are the ones who prevent population outflows, provide basic services, and strengthen local budgets through taxes and investments. Small businesses disappear and a void emerges, local communities dissolve, civic engagement weakens, diversity and opportunities for social lifts decrease, which undermines people's faith in a fair economy and their own future. Green and digital transformations are impossible without small businesses, as they translate big strategies into everyday decisions. Bakeries and coffee shops invest in energy-saving equipment, workshops introduce repair and reuse, creative studios create new digital services, consultants help other companies account for their carbon footprint, and local producers reduce unnecessary distances between farm and table. These are not decorative additions, this is a new architecture of the economy, where millions of small decisions add up to big results. Large corporations set the standards and scale, but without tens of thousands of small performers, no strategy reaches every street, shop, household. Therefore, for the European Union, small business is not just important, but indispensable, because only it ensures the penetration of changes into everyday life, creates jobs close to home, maintains trust and long-term stability, and it is it that makes economic growth tangible for people.

In a small business, each employee directly affects the company's revenue, costs, reputation, and growth rate, so the value of personnel becomes crucial. When the team is small, any decision immediately affects the financial result and customer satisfaction. The owner and manager often combine strategic and operational functions, so relying on people with the ability to think independently, act responsibly, and learn quickly becomes the main resource for stability. In large organizations, systems can partially

compensate for individual mistakes, but in a small business, such a safety cushion is almost nonexistent, so high-quality personnel actually replace complex regulations and branched departments. They take on the role of carriers of service standards, defenders of product quality, and builders of customer trust, and this creates a unique competitive advantage that is difficult to copy. Small businesses win due to proximity to the customer and speed of adaptation, and this flexibility is provided by people. When a new market need appears or supply conditions change, it is the team that first sees the signals, suggests practical improvements, tests new approaches in communicating with customers and suppliers, and transfers useful lessons into daily practice. The informal knowledge of employees, their interaction habits, understanding of local preferences and context are not recorded in textbooks, but they determine whether the buyer will return and whom he will recommend to his friends. The willingness of the staff to accept responsibility and coordinate actions with each other determines whether a small company will turn into an organism that learns every day or remain a set of random trials and errors without accumulating experience.

The quality of the staff directly determines the financial efficiency of a small business through productivity, process accuracy, and the cost of errors. Staff turnover in small teams is especially painful, because each departure means the loss of customer relationships, hidden knowledge about suppliers, internal work methods, decision history, and quality control requirements. Hiring, onboarding, and training a new person takes up a manager's time and reduces the focus on sales, which is immediately reflected in revenue. In contrast, highly engaged employees reduce hidden costs, prevent shortages, more accurately forecast inventory needs, take care of company assets, and work carefully with receivables, which therefore improves cash flow and reduces the risk of cash gaps. In small teams, even a small increase in each person's skill or discipline gives a noticeable increase in margin. People create a culture that is a system of unwritten rules and standards, and in a small business, culture is what holds everything together. It determines how decisions are made, how conflicts are resolved, how quality is maintained during peak periods, and how ethics are maintained in relationships with customers and partners. When people share common values and understand the meaning of a common cause, the company becomes attractive to new talent, and customers feel stable and honest in their interactions. Such a

culture does not appear by itself, it is created by specific employees through their daily choices and example. That is why without strong, reliable and motivated personnel, a small business cannot grow, cannot maintain quality, cannot protect its reputation and cannot survive external shocks for a long time, because the main source of viability remains the person, his professionalism, character and responsibility.

2. Protection of the economic interests of small businesses in EU countries

The economic interests of small businesses in the European Union countries begin with the basic viability of the enterprise, which includes stable access to customers, predictable costs, fair competition conditions and timely payment for goods and services delivered. Small business owners strive for profitability, but they do not separate it from the quality of relationships with suppliers and employees, because it is these relationships that form trust and repeat sales. For them, it is important to have simple and transparent taxation rules, understandable reporting, adequate insurance premiums and utility payments, as well as quick access to small loans and factoring without excessive collateral. The closer these conditions are to the real capabilities of the entrepreneur, the more the investment horizon increases, there are incentives to update equipment, improve employee qualifications, improve service and expand the range. When this basic set of interests is satisfied, small businesses naturally turn local demand into a sustainable source of employment and tax revenues that support community finances and the quality of public services. Small businesses need equal access to public procurement, fair contracting practices with large corporations, open data standards and technical interoperability, and accessible logistics and digital distribution channels. Entrepreneurs want rules that do not create hidden barriers and that supervision is proportional to the scale of their business, as excessive administrative requirements eat into margins and take time away from working with customers [1-3]. An important interest is fast connectivity to high-speed internet, reliable transport, flexible warehousing solutions, simple e-commerce systems, and cross-border trade tools that allow them to sell to neighboring European Union countries without unnecessary delays. When these interests are supported, the cost of entry for new firms is reduced, real competition is expanded, and

local innovations have the space to scale beyond the borders of a single city or region. Entrepreneurs want access to micro-grants for experimentation, vouchers for digitalization, IP protection advice, and mentoring programs that accelerate the transformation of ideas into products. They need flexible learning formats for owners and employees, short courses in marketing, accounting, cybersecurity, cash flow management, and adaptation to new quality standards. It is important that regulations change predictably and with transition periods so that companies have time to update processes and not lose competitive positions. When the interest in knowledge and stable rules is satisfied, productivity increases, the risk of costly mistakes decreases, the ability to enter new niches increases, and network effects between firms, educational institutions, and local governments create an environment in which each subsequent innovation becomes easier and cheaper.

Small businesses are interested in affordable energy-saving solutions, simple compensation schemes for retrofit investments, shared equipment and secondary raw materials services, and local repair and maintenance ecosystems that extend the life cycle of goods. They need fair energy prices, transparent grid connection tariffs, fast approvals for self-generation and clear requirements for carbon footprint accounting. Equally important are insurance tools against supply disruptions, short supply chains, joint procurement of resources within business communities, and timely payments from large customers that reduce the risk of cash gaps. When these interests are taken into account, local companies become more energy efficient and reliable, household costs are reduced, communities are less dependent on external shocks, and the European Union's strategic goal of climate neutrality is given real meaning in the daily practice of manufacturers, workshops and service firms [4-6].

The human capital of small businesses in the European Union begins with everyday skills and attitudes that shape the team's ability to create value for the client and grow with the company. Small business owners are well aware that employee competence consists of professional skills, digital literacy, communication culture, emotional resilience and a collaborative ethic, and that all these elements should develop continuously, not in leaps and bounds. Small businesses quickly turn learning into productivity, as new knowledge is immediately applied in production and service processes, in customer interaction, in supply chain management and in accounting.

Entrepreneurs invest time in mentoring, internships, micro-learning modules and joint practices with educational institutions, because it is cheaper and more effective than large hierarchical programs, and the result is visible the next week. Human capital here is a network phenomenon, since each skill of an individual employee strengthens the team, and joint decisions increase the confidence of everyone, which directly affects the quality of the product and customer satisfaction. Innovation in small businesses in the European Union grows from a combination of creativity and discipline, from the ability to ask clear questions and build simple experiments, from a culture of curiosity in which a mistake is perceived as an investment in future quality. It is easier for small firms to try out new service packages, new recipes, new designs, new sales channels, because the decision-making cycle is short, and feedback from the client comes without intermediaries. Here, lightweight co-development tools, open document templates, exchange of practices between entrepreneurs, short pilot projects with universities and public organizations work. This creates an environment in which each successful idea quickly crystallizes into an iterative process, and then into a competitive advantage. When innovation is provided with access to professional advice, micro-grants, simple mechanisms for protecting intellectual property rights and e-commerce platforms, it enters neighboring markets and pulls in adjacent suppliers, which multiplies the effect for the entire community.

Human capital and innovation are connected in knowledge management practices, where knowledge is captured in clear instructions, checklists, and visual work standards, and then continuously improved based on data and observations. Small businesses turn customer conversations into hypotheses, hypotheses into test actions, and results into updated procedures and service scenarios, which reduces waste of time and materials, reduces shortages, and increases supply stability. A special role is played by the leadership of the owner, who sets an example of openness to feedback, respect for diversity of experience, and the ability to recognize that yesterday's solutions are already outdated. Fair pay, transparent career development rules, concern for health and safety, and the opportunity to combine study and work turn the company into a place where people want to stay and grow to more complex tasks [7-8]. This creates a continuity of competencies that ensures sustainable productivity and allows small companies to plan investments in

new products and services without losing the quality of the current service. Modern technologies strengthen the human capital of small businesses when implemented with an understanding of the real needs of employees and customers. Data analysis tools help to see patterns in demand, digital platforms facilitate interaction with customers and partners, accounting and planning systems provide transparency of cash flows, and the use of artificial intelligence in tips for sales managers, in customer support and in inventory forecasting reduces routine actions and frees up time for creative tasks. Innovation becomes accessible when training is organized in the format of short classes and practical laboratories, when there are small vouchers for digitalization and energy efficiency, when there is cooperation with business support centers and when local authorities conduct consultations in a simple form, which gives entrepreneurs confidence in the future. The combination of technology and human management gives the best effect, because it is people, not tools, who notice the meaning of change and are able to turn investments into a sustainable advantage for the company, the client, and the community, making innovation a habitual way of working, not a one-time event (Table 1).

Digital technologies are changing the way small businesses think about their economic interests from an operational level to a strategic one, as the gap between data, decisions, and actions disappears. Entrepreneurs see real demand in daily sales figures, customer behavior in visual analytics dashboards, the cost of acquiring a customer in each communication channel, the frequency of repeat purchases, and the length of the customer life cycle. Digital footprints become a source of knowledge that allows them to formulate interests not only as a desire to make a profit in the short term, but as a desire for sustainable value for selected customer segments, taking into account the risks and cost of opportunities that previously remained invisible. Small businesses are gradually moving from intuition to proven hypotheses, supported by data from warehouse systems, payment services, accounting systems, analytical dashboards, and e-commerce platforms, which changes the very way of thinking about profitability and becomes the basis of a new decision-making discipline [9-10]. Thanks to digital sales channels, the geography and structure of economic interest are changing, as access to the market is no longer limited to the physical location of a store or office. Small business owners see the point in investing in online presence,

in quality content, in search visibility, in affiliate marketing platforms, because that is where attention flows are formed, from which revenue is generated. The new interest is not only selling goods, but also creating an ecosystem of interactions around the brand, where reviews, trust indices, satisfaction indicators, response time to requests, speed and transparency of logistics are important. The importance of intangible assets is changing, because digital reputation, a base of loyal subscribers, a community of users and a catalog of digital content are starting to directly affect the value of the business. This encourages small businesses to think in terms of long-term relationships, not one-time transactions, and to consider customer service costs as an investment in future cash flows.

Process automation and the emergence of modular digital tools are changing the structure of costs and risks, which clarifies economic interests in the direction of efficiency, transparency and manageability. Cloud accounting services, inventory management systems, customer relationship management platforms, data-driven demand forecasting tools, electronic payment and electronic document management solutions allow you to reduce human errors, accelerate working capital, reduce unplanned downtime, avoid unnecessary purchases, maintain an optimal level of inventory and control the margin for each item. The economic interest of small businesses begins to include not only generating income, but also systematically reducing uncertainty through measurable processes that are subject to regular improvement. The advantage is not scale, but operational agility, when the owner can see deviations in real time and change prices, promotions, assortment, delivery format, without losing control over risk and quality. Artificial intelligence and big data analytics are pushing small businesses to rethink their value proposition and product portfolio by unlocking insights that were previously inaccessible. Predictive models help understand which customers are most likely to churn, which product categories are retaining loyalty, which promotions are truly adding value, and how to pitch an offer to reduce price sensitivity. The concept of economic interest is expanding to include sustainable growth, ethical standards for data collection and use, information security, environmental responsibility in supply chains, transparency in communications, and inclusion of the communities with which the business operates. Small businesses that embrace digital technologies are starting to think in terms

Chapter «Economic sciences»

of customer lifetime value, the cost of risk, and the speed of learning for the organization, creating a new paradigm of economic interest where advantage is born from the combination of data, human empathy, and the ability to act in a timely manner (Table 2).

Table 1

Modern principles of small business personnel policy in EU countries

| Principles | Characteristics |
|---|---|
| The principle of strategic orientation on talent | A clear value proposition for the employee that combines the meaning of work, development and fair remuneration becomes the key. Small businesses in the European Union compete not only with money but primarily with the content of daily tasks, the ability to influence decisions, quick recognition of contribution and a human attitude |
| | Within the same principle, scientifically based selection and high-quality entry into the role with a focus on competencies and behavioral indicators are necessary. Structured interviews, practical skills testing, mini-cases and a clear plan for the first weeks reduce the risk of false hiring and immediately align expectations |
| | Short learning modules, shadowing an experienced colleague, regular feedback and personal development plans turn the working day into a sequence of small steps forward |
| The principle of transparent decisions and data-driven management | When everyone knows how success is measured, disputes about priorities disappear and a common language for improvements appears |
| | The implementation of digital communication and feedback accounting systems together with artificial intelligence-based assistants |
| | People understand what exactly leads to a raise and how their contribution is converted into additional value for the client |
| The principle of well-being, safety and psychological climate | High-quality working conditions with an emphasis on ergonomics, lighting, noise, temperature and logical organization of the workplace |
| | Psychological safety and a culture of respect where mistakes are discussed calmly and ideas are welcomed regardless of position |
| | Flexibility of formats and respect for life balance, including predictable schedules, vacation planning and support in difficult life circumstances |
| The principle of ethics of responsibility and sustainability | Strict legal compliance and fair labor practices that cover contracts, overtime pay, data protection and safe working conditions |
| | Diversity and inclusion as a source of innovation and flexibility in serving different customer groups |
| | Environmental and social responsibility in supply chains that includes the economical use of resources, honest communication with the customer and transparent traceability of goods and services |

Source: formed by the author

Table 2

Digital Opportunities for Small Businesses Today

| | | | |
|---|---|--|---|
| <p>The e-commerce opportunity opens up a wider market for small businesses and control over the customer experience from the first touch to the next purchase</p> | <p>The opportunity to create your own online store gives the entrepreneur full control over the product showcase, shopping cart, payment and delivery, as well as the design and structure of trust-building pages</p> | <p>The ability to automate operations frees up employees' time for client work and creative tasks, and also reduces the number of errors</p> | <p>The sub-option of electronic payments and invoicing makes calculations fast and transparent, allows you to accept payments in different formats, reduces the risks of erroneous amounts and duplications, provides automatic confirmations and reminders</p> |
| | <p>Within e-commerce, a powerful sub-opportunity is a presence on marketplaces and social channels with direct communication in messengers. Marketplaces give small businesses a ready-made flow of buyers, standardized logistics, and a clear feedback system, which accelerates first sales and lowers the barrier to entry into new categories or regions</p> | | <p>Instead of paper stacks and manual signatures, the company gets traceability of each step, quick approval, protection against document loss and simple archiving with search. This reduces the cycle time from order to closing, reduces the risk of errors in details and ensures legal correctness of interaction with partners and regulatory authorities</p> |
| <p>Data-driven analytics gives small businesses a more accurate understanding of demand, margins, and customer behavior</p> | <p>The sales and pricing analysis sub-capability allows you to identify products that attract interest, identify pair purchases, see seasonal waves, assess price sensitivity, and find price thresholds at which demand changes most noticeably</p> | <p>The ability to use AI as an assistant in marketing and service enhances human influence and improves the customer experience</p> | <p>The sub-capability of personalized recommendations and intelligent chat support helps to quickly answer common questions, select products based on preferences, suggest sizes, packages and delivery terms, and politely guide the customer to the completion of the purchase</p> |
| | <p>Even basic tools allow you to see what inventory levels minimize sales rejections without freezing excess funds in the warehouse, which days and hours require more staff, and when a short safety margin is enough</p> | | <p>The second sub-capability of AI concerns the creation of content and sales tips, which speeds up the preparation of product descriptions, newsletters, scripts for short videos and advice on the location of products on shelves and in the storefront</p> |

Source: formed by the author

Small businesses form the basis of the state's tax and production fabric, as they fill local budgets with direct and indirect taxes, create jobs and support consumer demand in communities. When thousands of small businesses operate stably, the state receives predictable revenues and can plan social programs, infrastructure investments, education and healthcare without excessive dependence on a few large payers. Small businesses respond quickly to changes in demand, capture new niches, test service and logistics formats, thanks to which the economy is better synchronized with the real needs of households and companies. The state's economic interest in stable growth and market equilibrium receives powerful support, because the plurality of players distributes risks, increases competition and contributes to fairer pricing. The wider the base of small payers and employers, the more stable the fiscal system, the less vulnerable to shocks in individual industries and the higher the level of trust between citizens and the authorities. The impact of small businesses on the country's strategic interests is manifested through employment, human capital development, and social cohesion. It is small businesses that most often provide the first job for young people, employ people in small towns and villages, create conditions for combining work and study, and support entrepreneurial skills and a culture of responsibility. This reduces regional imbalances, strengthens the internal labor market, and forms a layer of owners and professionals who are interested in the rule of law, transparent rules of the game, and the protection of property rights. The country gains better integration of economic and social policies, as employment growth reduces welfare expenditures, and the expansion of the single social contribution payer base improves the sustainability of the pension system. Mutual support networks, cluster initiatives, and professional associations emerge in the small business environment, raising quality standards and promoting knowledge exchange, which directly corresponds to the long-term interests of the state in increasing productivity and innovation.

Small businesses strengthen economic sovereignty through diversification of production, localization of supply chains, and development of a domestic entrepreneurial class that can quickly acquire critical competencies. When a country has a wide network of craft producers, service workshops, technology startups, farms, and local suppliers, the state

is less dependent on monopoly suppliers, avoids bottlenecks in logistics, and recovers faster from crises. This directly serves energy, food, and technological security, which are components of the national interest. In addition, small businesses are often the first to implement environmental and resource-saving practices, use local materials, and short supply chains, which reduces the environmental footprint of production. The development of domestic demand for local goods and services reduces foreign exchange costs, maintains balance of payments stability, and creates a basis for the export of niche products with high added value. Digitalization and the spread of data analytics bring small businesses into partnership with the state in the field of regulation, statistics and public services. Entrepreneurs who keep records in modern systems transmit data faster and more accurately, which improves the quality of state statistics, makes policy evidence-based and flexible. There is an opportunity for targeted support, micro-credit, guarantees and competence development programs that precisely meet the needs of the sector. As a result, the state's economic interests in transparency, predictability and fair competition are realized through the daily activities of many small firms operating openly and legally. When the state sees the dynamics of gross domestic product, investment and productivity at the micro-segment level, it adjusts tax regimes more precisely, reduces administrative barriers, opens access to export markets and infrastructure platforms. This forms a contour of mutual trust, in which small businesses perceive the state as a partner in growth, and the state views entrepreneurship as a key driver of innovation, employment, and social stability in the interests of the country.

3. Economic security management system of a modern publishing and printing enterprise

A small business's HR policy starts with a clear understanding of who the company is inviting to join the team and why, and how to help a person become productive quickly. A small business owner cannot afford long adaptation periods, blurred roles, and inconsistent expectations, so the selection rules should be simple and transparent, and the requirements for the position should be formulated in understandable language. A high-quality HR policy combines a structured interview, a test of practical skills, and

attention to value compatibility, because common views reduce conflicts, maintain team energy, and strengthen trust. An onboarding plan is important, with a list of initial tasks, access to instructions and templates, and a mentor who accompanies the employee in the first weeks. A properly organized start reduces staff turnover, reduces re-search costs, accelerates the appearance of results for clients, and forms a positive employer brand. The heart of HR policy is fair, clear rules for reward, development and feedback that connect work results with fair pay. Small businesses should have a transparent pay system, where base salaries are supplemented by clearly defined bonuses for achieved indicators, not for vague promises, and where the criteria are clear to everyone. Regular short conversations about progress, agreed individual goals, open accounting of obstacles, as well as a fair distribution of learning opportunities are needed so that experienced employees do not burn out and newcomers quickly catch up with quality standards. Simple assessment tools work well, with a list of competencies, examples of behavior, skill levels that do not require unnecessary explanations. When reward and development rules are transparent, people see the connection between effort and recognition, worry less about uncertainty, are more willing to invest time in improving service, which immediately increases customer loyalty and cash flow stability [11-12].

Small business HR policies should address employee well-being and safety, as well as a healthy work-life balance, as these are the factors that retain skilled employees and reduce indirect costs. Predictable schedules, access to paid leave, support during illness, transparent procedures for responding to conflicts or discrimination, and minimizing unnecessary overtime are important. Small companies can benefit from introducing short team interaction rituals, including informal morning meetings, joint reviews of errors without finding the culprits, and knowledge exchanges in the format of mini-lectures, where everyone shares the findings of the week. Attention to mental health, burnout prevention, and workplace safety has a tangible economic effect, as absenteeism and absenteeism are reduced, and a culture of respect and mutual assistance makes the company attractive to candidates, without additional costs for employer advertising. When people feel cared for and treated fairly, they are more likely to stay on the team, move on to more challenging tasks, and become carriers of a positive brand reputation in the local labor market. A strong

HR policy transforms a small business into an environment of continuous learning and innovation, where new ideas are born from daily observations, quickly tested in practice, and then consolidated into standards. This requires micro-development plans for each role, short training modules on sales, service, data work, digital tools, and financial literacy, as well as mentoring that accelerates the transfer of experience between generations of employees. It is worth supporting a culture of honest experimentation, where every initiative has a hypothesis, a measurable success metric, a final analysis, and where conclusions are translated into clear instructions and checklists. When HR policies provide clear roles, fair compensation, care for people, and systematic training, a company becomes resilient to shocks, quickly updates processes, serves customers better, and maintains a competitive position, even alongside large players. Thus, HR policies cease to be a set of documents and become an engine of productivity, an instrument of trust, and the foundation of long-term business stability.

Employee comfort is a prerequisite for consistent productivity and quality, because the human body and psyche work better in an environment with predictable rules, safe conditions and clear expectations. When the workplace is ergonomically designed, when the lighting does not tire the eyes, when the temperature and noise are not distracting, when the tools are logically arranged and accessible, a person spends less energy on overcoming minor obstacles and more on what brings value to the customer [13-15]. Comfort also means clarity of roles, fair shifts, correct workload, the right to rest and respect for personal time, which reduces the level of stress and the number of errors, accelerates the acquisition of new skills and increases attention to detail. In such an environment, it is easier to maintain a rhythm, adhere to standards, notice risks at an early stage, because the brain is not overloaded and is able to think more broadly, which directly affects the quality of service, the speed of service and customer satisfaction. Workplace comfort impacts the economics of small businesses by reducing hidden costs and increasing team engagement, which has a cumulative effect on margins and cash flow. A healthy work environment reduces the likelihood of injuries and burnout, reduces absenteeism, stabilizes schedules, and makes change planning predictable, thus reducing the need for urgent replacements and

rework. When people feel cared for and respected, they are more likely to take responsibility for results, are more willing to share knowledge, are more confident in suggesting process improvements, and are more careful with property and consumables, which directly reduces waste and increases productivity. Comfort contributes to the formation of a positive emotional background in which it is easier to resolve conflicts and quickly return to working condition after peak loads, thanks to which the company can withstand seasonal fluctuations in demand without sagging quality and without overloading key people. Artificial intelligence will not replace human resources, because the economic value of human work goes far beyond computational and template tasks and includes empathy, moral judgments, cultural sensitivity, the ability to improvise in ambiguous situations. Customer interaction often relies on intonation, non-verbal signals, understanding the context, making decisions that take into account the interests of several parties at the same time, and it is here that the human presence creates trust and a sense of justice. Artificial intelligence is great at collecting and structuring data, suggesting options, and identifying patterns, but it works with what has already happened and has no internal life experience, so it does not feel subtle social nuances and does not bear personal responsibility to a specific person. In small business, it is the personal responsibility and reputation of specific employees that maintain customer loyalty, and it is human initiative that gives rise to new products, partnerships, non-standard solutions, and gestures of goodwill that cannot be programmed in advance.

The greatest return is given by the combination of employee comfort and the opportunities opened up by artificial intelligence, because then people focus on what requires creativity, and machines take on the routine and heavy calculations. When an employee has convenient tools, access to clean data, tips from analytical systems and space for initiative, he makes better decisions, learns faster, notices opportunities that are not visible from the outside, and builds warm relationships with customers, suppliers and colleagues. Artificial intelligence becomes a reliable assistant that enhances human influence, but does not replace it, since the meaning of business is created in the interaction of people, in trust, in responsibility, in the ability to support in difficult times and in the ability to explain complex things in simple words. Therefore, investments in work comfort and in the

development of team competencies, together with the smart use of digital tools, form a sustainable competitive advantage of small businesses, which is difficult to copy and retains its strength for a long time.

Comfort at work is not a perk, it is a precondition for sustained performance, sound judgment, and ethical behavior. When people have ergonomic seating, healthy lighting, clean air, quiet zones for focus, and reliable tools that do not fight them, their bodies do not burn energy compensating for strain. The nervous system relaxes, micro stress drops, and cognitive bandwidth becomes available for analysis, creativity, and careful listening. Comfort also covers predictability and control. Clear schedules, reasonable workloads, and the ability to step away when attention fades prevent the slow erosion of motivation that shows up as mistakes, rework, and conflict. A comfortable environment signals respect. People reciprocate respect with care for customers, patience with colleagues, and willingness to take responsibility. In uncomfortable environments, every task costs more energy, risk tolerance becomes distorted, and the quickest path replaces the right path. In comfortable environments, people have the mental margin to verify details, to suggest improvements, and to act with integrity even when nobody is watching [16-17]. Comfort is also a social and psychological state, not only a physical arrangement. People work better when they feel safe to ask questions, to admit uncertainty, to give and receive feedback, and to challenge assumptions without fear of embarrassment or punishment. Psychological safety turns individual skill into collective intelligence. Teams with safety can hold short retrospectives that surface small frictions before they harden into costly patterns, can share tacit know how across roles, and can coordinate during surprises without freezing. Comfort expands inclusion. Parents can plan their days, newcomers can learn in public, introverts can contribute in writing, and frontline staff can escalate problems early. These human conditions are fragile. They depend on tone, trust, and fairness in dozens of daily interactions. When comfort is present, retention improves, recruiting becomes easier, onboarding becomes faster, and the organization compounds knowledge over time. When comfort is absent, even high salaries lose their pull, and institutional memory drains away [18-19].

Artificial intelligence can process volumes of data, recognize patterns, and propose options at superhuman speed, yet it does not inhabit a body, it does not experience fatigue, boredom, or pain, and it does not participate in the subtle social contracts that bind teams. Because it lacks embodied experience and lived stakes, artificial intelligence does not notice that a nurse skipped lunch and now needs a slower briefing, or that a technician's hands are cold and will fumble a delicate step, or that a cashier's smile is effortful and signals a brewing conflict with a customer. It will summarize transcripts, but it will not see the glance that prevented a misunderstanding. It will optimize a schedule, but it will not feel the dread of a staff member who sees their child's recital colliding with a late shift. Human resources are not only a list of skills and calendar slots. They are histories, moods, relationships, ambitions, and fears that change from morning to afternoon. Artificial intelligence can help leaders see correlations, forecast demand, and propose training plans, yet it cannot perceive the tacit texture of human work that makes a plan acceptable, dignified, and sustainable. For these reasons the future of productive organizations is a partnership where leaders use artificial intelligence as an instrument that extends human judgment rather than a substitute for it. Managers must treat comfort as strategic infrastructure and must tune processes with human limits in mind, then ask artificial intelligence to reduce administrative drag, to spot outliers, and to surface options that people can evaluate with context and compassion. People remain accountable for trade offs that touch meaning and fairness. They decide when to slow down to teach, when to escalate a safety concern, when to settle a dispute with generosity, and when to say no to a profitable shortcut that would corrode trust. Comfort equips staff to exercise that judgment wisely, and human judgment supplies the guardrails within which artificial intelligence is genuinely useful. In comfortable workplaces people will use artificial intelligence to do better work with less strain. In uncomfortable workplaces the same tools will amplify pressure, hide fragility behind tidy dashboards, and miss the early human signals that prevent failure. Comfort keeps people capable, and capable people keep technology honest (Table 3).

Reasons why it is impossible to replace small business staff with artificial intelligence

| | | |
|--|--|---|
| <p>Small businesses often solve unique problems that do not have ready-made instructions, for example, how to package goods non-standardly, how to sort out the assortment for local tastes, how to turn a complaint into an opportunity for reconciliation and additional sales. Employees combine small observations and quick experiments, create new micro-processes, learn from each other and instantly adapt to changes</p> | | |
| <p>Small businesses live face-to-face relationships where tone of voice, pause, glance, jokes and small signs of attention decide much more than the right answer in the directory. A person is able to feel the mood of the client, change the pace of the conversation, offer support in an uncomfortable situation and at the same time maintain the dignity of the interlocutor. This is how loyalty is born that brings the buyer back again and again and which cannot be created by an algorithm that does not have its own life experience and emotional sensitivity</p> | <p>Artificial intelligence vs Personnel</p> | <p>Every day, small business employees balance the interests of the client, supplier, colleague and owner, making decisions that have consequences for real people. They take into account the unspoken rules of the community, the history of previous agreements, the marginal utility of time and money for different parties, and are ready to explain their choice, openly taking personal responsibility. The algorithm operates with the goals and limitations set by the developers and historical data, and therefore is not able to take moral responsibility and does not bear the risk of reputational loss in the eyes of the client</p> |
| <p>One person often combines the roles of a seller, a buyer, a logistician, a marketer, a team facilitator and a brand representative in the community, quickly switching between tasks and picking up what is burning right now. He knows the local habits of neighbors, feels seasonal fluctuations, understands informal agreements with partners and can solve a problem with one call thanks to personal contacts. An algorithmic system is usually fixed in a narrow process and requires clear boundaries, but in the life of a small business, boundaries are fluid and every hour brings new challenges</p> | | |

Source: formed by the author

Human resource management in small businesses is the foundation of daily sustainability and long-term growth, because it is people who turn strategy into concrete actions and results. In small companies, every role affects the quality of the product, the speed of service and the customer

experience, so a systematic approach to the selection, adaptation and development of employees ensures predictability of processes and reduces chaos. A well-thought-out job profile, transparent selection based on competencies, a careful introduction to the job, the presence of a mentor and clear expectations for the first weeks give the new person confidence, and the owner returns time and control. When hiring is organized, the company reduces turnover, the number of errors is reduced, unnecessary costs for rework and returns disappear, and therefore operating profit increases. The fact of closing the vacancy itself becomes the most valuable, but the creation of a flow of candidates who coincide with the culture and goals of the company, because it is this approach that protects the reputation and converts investments in human capital into a stable cash flow. The importance of human resource management is reflected in the development of skills and in maintaining high standards of performance, without which a small business cannot compete on price and speed. A training plan that combines short micro-modules, shadowing internships and regular practical tasks allows you to quickly raise the level of skill and transfer unwritten knowledge that you will not find in manuals. A simple performance evaluation calendar with pre-agreed goals, service quality metrics, process accuracy indicators and employee initiative creates transparency and fairness. When everyone understands what a job well done means and how it is measured, internal motivation and responsibility increase, and the manager receives facts for decisions about compensation, promotion or adjustment of tasks. Investments in training return in the form of an increase in the average check, better conversion of inquiries into sales, fewer complaints, more efficient use of inventory and equipment, which directly strengthens the financial health of the company.

Human resource management is a mechanism for forming a culture that glues processes and standards into a single system that is understandable to each team member. Clearly stated values, consistent rules of mutual respect, regular short meetings to agree on plans, open feedback channels, recognition of achievements in real time, and fair conflict resolution create trust and predictability in interaction. In a small team, the emotional climate instantly affects the behavior of customers, so caring about psychological safety, flexible schedules, load balance, and transparent rest rules has a direct economic effect. When people feel the meaning of a common cause

and see a path to growth, they are more willing to share ideas, take the initiative, help newcomers, support standards, monitor quality, and vouch for the brand with their name. This is how a unique reputation is formed that cannot be bought quickly and is difficult for competitors to copy. Competent HR management reduces risks and increases readiness for scaling, which is especially important during seasonal peaks, launching new directions or entering electronic sales channels. Documented instructions, process maps, skill matrices, backup roles in case of absence of key people, a succession plan for critical positions and basic procedures for occupational health and data protection build resilience to failures and errors. Timely conversations about results, transparent reward systems, correct work with vacations and sick leave, careful compliance with labor laws and tax requirements protect the company from fines and litigation. When the basics are worked out, the owner can delegate part of the operations to a manager, and the manager can open a second point of sale or scale an online channel without losing quality. Thanks to this, a small business moves from a constant firefighting mode to a planned growth mode, in which roles are clear, expectations are honest, results are measured, and people are involved and able to provide more value to customers every day.

The psychological climate in a small business determines the quality of interaction between people and turns individual efforts into coordinated work that brings stable results. When trust, respect and a sense of security reign in the team, people exchange information faster, do not hide mistakes, offer ideas and ask for help before the problem becomes critical. This saves the manager's time, reduces the number of failures and ensures the smooth movement of orders from the moment the client contacts them to the final payment. In a small team, everyone influences the mood of others every day, so even a short supportive conversation or timely recognition of success creates a sense of meaning and strengthens faith in one's own strengths. A positive climate makes it possible to quickly learn in the workplace, since a newcomer is not afraid to ask questions, and an experienced employee is willing to share practical techniques, which increases productivity and quality of service without high costs. A good psychological climate directly affects financial performance through team stability and the level of employee involvement. When people feel heard and fairly valued, they are less likely to change jobs, take care of company property, pay more

attention to details in documents and orders, and warn colleagues in a timely manner about risks in delivery or changes in customer behavior. Staff turnover decreases, the loss of hidden knowledge is reduced, and the costs of finding and adapting new people become lower. An emotionally healthy environment reduces the likelihood of burnout and conflicts, which means fewer days of absence due to stress and fatigue, increases schedule stability and predictability of task performance. On the line of contact with the buyer, this is felt as a warm greeting, patient explanation, and willingness to resolve a non-standard situation, which increases the level of repeat sales and the number of recommendations to acquaintances, and therefore strengthens cash flow. The psychological climate creates conditions for innovation and continuous improvement, without which small businesses lose flexibility and fall behind competitors. In an environment of mutual respect, employees boldly test new approaches to displaying products, talking to customers, planning inventory, and advertising messages; they record results and discuss conclusions openly and constructively. The lack of fear of being punished for a mistake turns small experiments into a regular practice of daily work, which means rapid accumulation of knowledge and acceleration of the learning cycle. The manager gets a natural mechanism for identifying bottlenecks, as people themselves raise questions and offer solutions, and the team forms a culture of responsibility where everyone sees their contribution to the overall result. Such a climate shifts the focus from finding the guilty to finding the causes and preventing failures, which reduces the cost of errors and increases the quality of services. A well-built psychological climate supports ethical standards and strengthens the brand reputation, which is especially important for small companies that live on the trust of customers and partners. When it is customary within a company to tell the truth, keep your word, honestly acknowledge limitations and transparently explain the terms of cooperation, this quickly becomes a sign of the style of interaction with the market. Suppliers are more willing to provide flexible conditions, customers are more likely to agree to a subscription or pre-order, neighbors in the business center or shopping area recommend you to their friends, and the local community perceives the company as a responsible participant in economic life. A sense of fairness and security is formed within the team, which increases the willingness to take on an extra shift during peak periods or support a colleague on a

difficult day, and therefore increases resilience to stress. This is how the psychological climate turns into a strategic asset that unites people with a common goal, makes standards a daily habit and allows small businesses to grow without losing quality and trust.

4. Conclusions

The economic interests of small businesses in the European Union countries in 2025 boil down to the ability to earn steadily, invest in development and quickly adapt to changes, while maintaining the quality of services and customer trust. Entrepreneurs need predictable tax and reporting rules, transparent supervision, quick access to microfinance, factoring and leasing, timely payments from counterparties and fair competition without hidden barriers. When these basic interests are satisfied, there is room for longer investment horizons, for equipment renewal, for training people, for expanding the range and geography of sales. As a result, local communities receive stable jobs, tax revenues grow, domestic demand strengthens and dependence on individual large employers decreases, which directly increases the economic sustainability of the European Union countries. Equally important are the interests in fair access to markets and to infrastructure that makes access real, not declarative. Small businesses need open data exchange standards, simple e-commerce tools, high-speed internet in every community, reliable short-distance logistics and equal rules for participation in public procurement, where quality and price win over nepotism. They need clear contracts with large companies, predictable payment terms, protection from unfair practices and affordable cross-border services that allow them to sell to neighboring countries without unnecessary time and money. In 2025, when supply chains are still being rebuilt, when energy markets remain sensitive and consumer habits are changing rapidly, it is this kind of infrastructure that opens the door to thousands of small manufacturers and service firms, multiplies competition and accelerates the diffusion of innovations between regions. Small businesses need flexible training programs for owners and employees, vouchers for digitalization and energy efficiency, micro-grants for experiments, rapid consultations on intellectual property rights, as well as simple mechanisms for cooperation with universities and business support centers. It is important that regulations are updated transparently and with transition periods so that companies

have time to adapt processes without losing competitive positions. In 2025, the combination of data analytics technologies and artificial intelligence applications with human management gives the best effect, because tools remove routine and highlight solution options, and people provide context, fairness and high-quality interaction with customers. When this interest is satisfied, productivity increases, errors become cheaper, the time to introduce innovations is reduced, and innovations themselves become a habitual practice, not a one-time event.

Small businesses need affordable equipment modernization programs, fair grid tariffs, fast approvals for self-generation, local repair and reuse ecosystems, insurance products for supply disruptions, joint procurement of resources within business communities and accelerated payment mechanisms from large customers that reduce the risk of cash gaps. When these interests are taken into account, companies become more energy efficient and predictable, households receive a more stable quality of service, and European Union countries reduce vulnerability to external shocks and move more confidently towards climate neutrality. That is why the economic interests of small businesses in 2025 are not only a matter of entrepreneurial freedom, but also of macroeconomic sustainability, social cohesion and the long-term ability of the European Union to remain competitive in global markets.

The HR policy of small businesses in the European Union countries in the twenty-twenty-fifth year is a central condition for survival and growth, because it is people who determine the speed of adaptation to changes that occur simultaneously in several dimensions. The labor market is faced with a shortage of skills, an aging population, migratory changes and increased expectations of employees regarding the quality of work and life balance, so random approaches to hiring and retaining staff no longer work. Small companies need to form a clear value proposition for the employee, build transparent selection processes, create clear development trajectories and maintain a culture of mutual respect, since each new team member immediately affects the reputation and financial results. In an environment with intense competition for talent, those owners who see HR policy not as one-time actions, but as a long-term investment in human capital with measurable goals and responsibility win. People management is also becoming a strategic direction because the digitalization of business

processes and the spread of data-driven tools have changed the requirements for competencies, for collaboration, for on-the-job learning. Small businesses have gained access to e-commerce platforms, to cloud accounting systems, to real-time analytics, to marketing and inventory automation services, but the value of these tools is revealed only when the team knows how to use them and when the processes are built without unnecessary losses. Human resources policy should ensure the selection and development of people with analytical thinking, with customer empathy, with cross-functional skills, who are able to work in mixed formats and quickly learn new things. It is human resources policy that turns technology into results, prevents the emergence of digital gaps between individual employees, makes the working day predictable and convenient, and also improves the quality of decisions by combining data and common sense in everyday practice.

The importance of HR policy in 2025 is reinforced by the requirements for sustainable supply chains, resource efficiency and environmental responsibility, which are priorities of the European Union's economic policy. It is people who implement quality, safety and traceability standards every day, they build relationships with local suppliers, they implement lean practices in production and service, they maintain honest communication with customers on terms, conditions and product characteristics. When HR policy ensures a consistent culture of responsibility, then losses are reduced, the number of complaints is reduced, brand trust increases and there is an opportunity to increase prices due to consistent quality. For small businesses, this means better working capital, less dependence on borrowed funds, more stable cash flows and the ability to withstand external shocks without a sharp reduction in activities that meet the public interest and strengthen local communities. It should be emphasized separately that the rapid development of digital tools and artificial intelligence does not eliminate the need for a well-thought-out personnel policy, but on the contrary, increases its importance, because the integration of new solutions requires trust, ethics, training and clear rules of interaction. Artificial intelligence helps analyze demand, suggests the optimal level of inventory, accelerates the processing of requests and documentation, but it is people who create value at points of contact with the client, make informed decisions in ambiguous situations, bear personal responsibility and build a brand reputation in communities. In the twenty-twenty-fifth

year, small companies that combine work comfort, psychological safety, fair remuneration, development opportunities and modern digital tools into a single talent management system gain an advantage. This approach makes HR policy a key source of competitive strength, as it increases productivity, accelerates learning, reduces risks, strengthens customer loyalty, and unlocks the full potential of technology through human initiative, empathy, and professionalism.

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