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V. SPRAWOZDANIA I INFORMACJE

Report from Chambers of Commerce—4th International Conference *Understanding institutional diversity: Challenges for the chamber of commerce ecosystem*, November 20th, 2025 (online edition)

Introduction

The 4th edition of the "Chambers of Commerce—International Conference" was organised by the Institute of Law Studies of the Polish Academy of Sciences in cooperation with the Institute of Economics, Faculty of Economics and Sociology of the University of Lodz, Poland. This event was held online (as is the practice for even-numbered editions) on 20 November 2025, and brought together several dozen participants from 10 countries. The main theme of the conference was: *Understanding institutional diversity: Challenges for the chamber of commerce ecosystem*. The conference featured speakers from six countries (Germany, Hungary, Lithuania, Poland, Spain and the United Kingdom), who presented a total of nine research presentations organised into four thematic sessions: three main sessions dedicated to presentations by experienced researchers, complemented by a Junior Researchers Session. The conference agenda created space for a multidisciplinary, balanced analysis of current scientific studies and new research threads.

Session 1 examined institutional transformations and membership dynamics in mandatory chamber systems. The presentations analysed declining company engagement in Germany, ongoing renewal initiatives in Hungary, and structural limitations inherent in hybrid models, as exemplified by the Spanish case. Session 2 presented a comparative analysis of agricultural chambers in Poland and France, and also addressed broader frameworks for fostering inclusivity from the perspective of relationships between chambers of commerce and their various member groups. Session 3 focused on persistent structural challenges

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in the United Kingdom's voluntary chamber model, including financial sustainability and the nature and effectiveness of partnerships with government bodies. The Junior Researchers Session (Session 4) began with an innovative comparative examination of chamber systems in the Baltic States, Poland, and Belarus, followed by an interview on the institutional framework of the Ukrainian chamber system, and ended with an assessment of the possible role of chambers in ensuring regulatory compliance within the fintech sector.

All submissions were pre-assessed by the Scientific Committee, composed of members of the International Chambers of Commerce Research Group[1]:

- Prof. Robert Bennett, University of Cambridge, United Kingdom.
- Prof. Tomasz Dorożyński, University of Lodz, Poland.
- Dr Piotr Marciniak, Polish Academy of Sciences, Poland.
- Prof. Iván Medina, University of Valencia, Spain.
- Prof. Gratiela G. Noja, West University of Timisoara, Romania.
- Prof. Detlef Sack, Bergische University Wuppertal, Germany.
- Prof. Péter K. Zachar, Ludovika – University of Public Service, Hungary.

The multidisciplinary character and thematic breadth of the presented research offered a comprehensive and highly pertinent overview of European chambers of commerce, encompassing their current condition, core functions, and interactions with entrepreneurs, business communities, and public authorities. Key challenges faced by chambers were discussed, including membership dynamics and hybrid-model issues in Spain and Hungary. The inclusiveness requirements for business environment organisations and possible new roles for chambers (as exemplified by fintech regulations) were also reviewed. Consistent with the series' tradition, the agenda also featured detailed accounts of lesser-known chambers of commerce (with particular emphasis this year on Central and Eastern European cases), alongside broader reflections on institutional theory and critical evaluations of models.

Integrating perspectives from law, economics, sociology, political science, and related disciplines enabled an in-depth examination of both theoretical frameworks and concrete systemic reforms introduced in selected jurisdictions. The international dialogue among academics, chamber representatives, experts, and policymakers facilitated a more

[1] https://chambers.pl/group/.

precise identification and articulation of critical challenges related to business processes, institutional design, and organisational adaptation within an increasingly intricate and volatile economic environment. Such approaches yielded valuable insights and practical recommendations for enhancing the support that chambers of commerce provide to businesses and the broader economy amid the complexities and uncertainties of the 21st century.

The conference commenced with welcoming addresses from Dr Piotr Marciniak from the Institute of Law Studies of the Polish Academy of Sciences and Prof. Tomasz Dorożyński from the Institute of Economics, University of Lodz. Dr Marciniak welcomed the conference participants and presented the conference agenda. Prof. Dorożyński, speaking remotely from Koç University (Turkey), expressed his honour in participating and welcomed attendees on behalf of the Institute of Economics, emphasising the value of the research network's growth and development. He highlighted the event's interdisciplinary nature and the potential for further cooperation. Prof. Dorożyński also noted recent updates to the group's website, including new publications, and wished everyone fruitful discussions.

1. Session No. 1

Professor Detlef Sack, from the Institute for Political Science at the Bergische University Wuppertal, opened the first session with a lecture entitled *Neglect, Voice, Vote, and Lots: Trends in Membership in Chambers of Commerce with Mandatory Membership*.

Prof. Sack's presentation focused on the need to reassess the justification for mandatory membership in chambers of commerce, with particular reference to the German case. He began by posing the following research questions: What kind of commitment and volunteering do we see in chambers with mandatory membership, and why? He framed his discussion using Albert Hirschman's classic concepts from the 1970s of 'exit, voice, and loyalty', adapting them to the context of mandatory associations where 'exit' is not an option, leaving members with 'voice' (through voting or engagement) or 'neglect' (apathy). He illustrated this with graphs depicting a general decline in turnout, interpreting it as a sign of increasing neglect, in which membership is perceived as a compulsory tax rather than a voluntary commitment. Mandatory membership serves a twofold purpose: on the one hand, it is the central element that justifies the nature of the chambers as public-law entities representing the general interests of commerce and, on the other hand, it is an incentive to encourage membership commitment, in an equal way, in the development of activities, the provision of services, and the articulation of interests. However, data on participation in elections to German chambers of commerce show a growing disinterest among companies in the chambers' day-to-day operations, with voter turnout ranging from 12% to 20% of eligible members. The above first study presented by Prof. Sack is an invitation to consider whether mandatory membership in chambers of commerce should not be understood as a proxy for all their members' intense involvement in the chambers' internal affairs.

From the perspective of available data, German companies do not demonstrate a strong commitment to supporting and legitimising chambers of commerce. The direct result of the absence of democratic channels within the chambers is the growing loss of loyalty among a large majority of members, who are forced to express their demands through other platforms outside of the chambers of commerce. Voter turnout increases only when the chambers' new middle class members, drawn from emerging sectors in digitalisation, AI, and renewable energies, become active in denouncing the corruption of these elites. Ultimately, the deterioration of the chambers' image extends to new generations of entrepreneurs from emerging sectors who are not committed to membership associations. This is the main conclusion of the second study presented by Prof. Sack; this focused on loyalty and exit in affiliated craft guilds, which serve as volunteer pools for chambers. Using quantitative data from the mid-1990s to 2024, he shows a significant overall decline in guild membership, varying by sector—less pronounced in the construction and electrical sectors but severe in others, such as nutrition. He attributed this to calculating attitudes toward membership, reduced bonds to chambers, and generational shifts in business succession, in which younger entrepreneurs lack interest in traditional crafts. Loyalty to craft guilds and chambers of crafts is highly dependent on vocational training and service delivery.

Finally, the third study presented by Prof. Sack focused on an innovative initiative that could address the problems mentioned above: lot-based recruitment for 'Community Councils'. The Essen Chamber of Commerce has recently promoted direct dialogue with local businesses to reach new emerging sectors that show little interest in joining membership associations but need the services provided by regional chambers. Positive experiences have led to plans to expand to 12 additional chambers in 2025. In conclusion, Prof. Sack argued that while mandatory chambers face difficulties in sustaining membership associations, regional service delivery remains essential, and lot-based methods represent a promising 'new kid on the block' for engagement amid sectoral shifts and evolving volunteering styles.

The second presentation, entitled *Chambers in Transition: Institutional Renewal and Policy Engagement in Hungary*, was delivered by Prof. Péter Krisztián Zachar from the Ludovika—University of Public Service, Hungary. Prof. Zachar provided an in-depth examination of the ongoing institutional reforms in the Hungarian Chamber of Commerce and Industry (HCCI), positioning it as a case study in post-socialist transformation toward a more responsive and influential intermediary institution. He began by contextualising chambers historically as hybrids between business service providers and dialogue facilitators between private actors and public authorities, noting their struggles in post-socialist contexts to overcome centralised legacies. The current HCCI's structure at the national level revolves around mandatory registration and strong national coordination. As the Hungarian model has been evolving for over 175 years, any reform attempt faces significant constraints, including limited horizontal differentiation, fragmented inputs, and weak knowledge flows. Given the circumstances, what is the future of chambers of commerce in Hungary? Is it possible to introduce reforms that would allow Hungarian chambers to incorporate a new governance philosophy focused on entrepreneurship? Finally, concerning policymaking, how can institutional redesign enhance B2A policy co-creation in Hungary?

Drawing comparisons with Austria, Germany, and the Netherlands, Prof. Zachar argued that Hungary's path-dependent centralisation has historically restricted innovation. Still, recent changes address this mismatch with a digitalised, global economy. He highlighted the 2023 reforms under new leadership as a pivotal shift, aiming to reposition the chamber as a decentralised, knowledge-driven, internationally embedded, and participatory actor. The HCCI President, Nagy Elek, launched a reform agenda to introduce an entrepreneurship-centred philosophy that would enable a shift from hierarchical administration to distributive governance. This 'Reform Agenda for the years 2023 to 2025' outlined a concept of network governance based on four objectives: empowering regional chambers as autonomous nodes (subsidiarity); enhancing stakeholder participation and local responsiveness; enabling a continuous knowledge-feedback loop; and fostering volunteer-entrepreneur involvement in working groups within the chamber's governance.

Central to this is a long-term strategic agreement with the government, extending to 2030, which elevates the chamber's role in co-creating economic policy. The Hungarian government has identified the HCCI as a key strategic partner in economic governance, and a comprehensive cooperation strategy has been developed between the chamber and the Hungarian government for the coming years. The '2030 Strategy' reinforces the HCCI's role as a policy advisor on economic and fiscal matters (regulatory simplification, tax reform, SME development, innovation and digitalisation, and knowledge transfer policy). To this end, permanent consultation platforms are being established, including regular meetings between HCCI representatives and members of the Hungarian government. Joint programme platforms are also being created to coordinate public programmes for economic development and SME support. A final initiative in this context involves promoting policy feedback mechanisms at the regional level, which should run in parallel with the HCCI's decentralisation reforms.

These initiatives aim to transform chambers of commerce into central players in public administration and economic development, ultimately improving the efficiency of public service delivery while promoting chambers of commerce as intermediary platforms between public administrations and SMEs. Unlike other countries, where governments seem to remain on the sidelines of chambers of commerce recruitment strategies, Hungary is undergoing a reform process that encompasses two dimensions: an organisational dimension affecting chamber structures with a focus on decentralisation, and a political dimension, in which chambers acquire responsibilities in managing public programmes, thereby becoming part of the state apparatus. In summary, Prof. Zachar points out that the new role of the chamber is characterised by knowledge-based policymaking, participatory co-governance, integrated administrative functions, strategic planning of economic development, and long-term coordination with national political strategies.

Challenges remain, however: the legacy of hierarchical and centralist structures, which clash with local autonomy; weak member engagement, which raises doubts about the ability of chambers to encourage dialogue between businesses and public administrations; disparities in the capabilities of regional chambers, which can jeopardize the effective implementation of public policies; and the tension between the two essential functions of chambers of commerce as service providers and representatives of business interests, which closer ties with public administrations can determine. Prof. Zachar concluded that these reforms signal a shift from hierarchical administration to distributed governance, potentially enhancing legitimacy and impact. He recommended applying these insights to other post-socialist contexts through international knowledge-sharing.

The first session concluded with a presentation titled *The Failure of the Hybrid Model of Chambers of Commerce in Spain*, delivered by Assistant Prof. Joan Pere Plaza from the ESCI-UPF, Spain. The research was conducted in collaboration with Assistant Prof. Iván Medina from the University of Valencia, and Assistant Prof. Rosa Nonell from the University of Barcelona.

They critically evaluated the hybrid model of chambers of commerce in Spain, which combines the obligations of the public-law model (e.g., the obligation for local chambers to perform administrative tasks) with voluntary elements of the private-chamber model (e.g., a funding system based primarily on the sale of services to companies and voluntary contributions from members). Dr Plaza opened by pointing out that due to the 2007–2008 financial crisis, chambers of commerce in Spain underwent profound changes in their structures and functions as a result of the adoption of a new legal framework at both the national and regional levels, beginning in 2014. Among the most significant changes were the abolition of mandatory membership, the elimination of compulsory fees, and the redefinition of the chambers' core functions to promote the internationalisation and competitiveness of Spanish companies. The new 2014 law created the Spanish Chamber of Commerce, which replaced the historic Higher Council of Chambers of Commerce (*Consejo Superior de Cámaras*, in Spanish), allowing multinational companies to enter its governing bodies to dismantle the state-wide representative body of the local chambers.

Dr Plaza explained that the reforms to the institutional framework of the Spanish chambers were government initiatives, both under the Socialist Party (*Partido Socialista Obrero Español*) during José Luis Rodríguez Zapatero's presidency (2004–2011) and the *Partido Popular*, led by Mariano Rajoy (2011–2018). This means that the reforms followed a partisan logic in response to the global financial crisis and were implemented within the context of strong government commitment to austerity in public spending. For example, the decision to abolish the mandatory fee, one of the historical pillars upon which the public-law model of Spanish chambers was developed, was made unilaterally by the Socialist government in 2010 through a royal decree intended to incentivise investment and job creation. The chambers were not consulted, and as a result, many local chambers in Spain were forced to cut budgets and lay off staff. The *Partido Popular*'s rise to power facilitated the approval of a new legal framework to redefine the chamber model and establish a renewed catalogue of tasks assigned to the chambers at all levels. Pressured by austerity in public spending and structural reforms in the public sector, the *Partido Popular* opposed the reintroduction of the traditional public-law model. The new law experimented with a hybrid model never before implemented in Spain, which recognized the public nature of the chambers and entrusted them with a series of political-administrative functions (issuing certificates, providing government advice, organizing trade fairs and events, processing official documents, and so on); it also introduced several innovations: universal membership by default for all businesses, and a funding system based primarily on income derived from the provision of services. As a result, a hybrid model of chambers emerged in Spain, encouraging local chambers to listen to the needs of local businesses to design specialised services that increase revenue. At the same time, and perhaps confusingly, the chambers remained regulated by public law and therefore subject to the requirements and principles of public administration.

This research is a continuation of a study by Medina and Molins (2025).[2] Their main conclusion is that public subsidy income is gradually becoming the primary source of revenue for the Barcelona Chamber of Commerce. The 2014 law stipulates that these subsidies are earmarked, meaning they result from agreements between the chambers and various public administrations and entities for the management of specialised public programmes. This indicates a clear breach of the financing regime for chambers of commerce established in the 2014 law. Furthermore, an increase in income from public subsidies indicates greater collaboration between the chambers and public administrations

[2] I. Medina, J. Mª Molins, *A new hybrid model for chambers of commerce in Spain? Explaining the impact of European programs on the modernization of Barcelona Chamber of Commerce*, "Studia Prawno-Ekonomiczne" 2025, vol. 134, pp. 79–100. https://doi.org/10.26485/SPE/2025/134/5

in implementing government policies and, consequently, a loss of incentives to develop their own services and to apply a market-based approach to service provision. Dr Plaza explained that the ultimate objective of his presentation is to determine the relative weight of revenue from service provision to assess whether Spanish chambers comply with the provisions of the 2014 Law.

Methodologically, the analysis was based on an original database of audited 2023 budgets from 23 local chambers of commerce. Of the chambers included in the study, only seven have a budget exceeding five million euros for 2023: Madrid (€26.6 million), Barcelona (€24 million), Valencia (€12.5 million), Seville (€7.6 million), Alicante (€6.8 million), Zaragoza (€6 million), and Granada (€5 million). For the vast majority of Spanish chambers, income from services is far from being their primary source of revenue. Overall, the chambers obtained more than half of their income from public subsidies (56.51%), while services provided accounted for slightly less than a third (30.59%). In fact, only four chambers generated more revenue from services than from subsidies in 2023: Lleida (85.64% vs. 9.25%), Sabadell (63.78% vs. 28.66%), Madrid (53.47% vs. 26.02%), and Navarra (46.11% vs. 29.91%). Revenue from services provided is slightly lower than the subsidies received by the chambers of Barcelona (45.90% vs. 49.43%), Zaragoza (43.76% vs. 47.44%), and Castellón (42.65% vs. 45.39%). The hybrid model for chambers of commerce has not been fully developed in terms of financing, and this is not limited to rural chambers. Instead of consolidating a hybrid model, the data suggests a return to a public-law model, currently funded by taxpayers. The final discussion focused on the need to propose a new legal framework to align the chambers' financing system with reality and to accept that it is impossible to force local chambers to be financed primarily through service income and voluntary contributions from companies.

2. Session No. 2

The second session began with a presentation by Dr Katarzyna Walkowiak from Adam Mickiewicz University, Poland, titled *Chambers of Agriculture in Poland and France: A Comparative Study*. Dr Walkowiak presented a comprehensive comparative analysis of agricultural chambers in Poland and France, examining their historical evolution, organisational structures, functions, and effectiveness in supporting rural economies. She began with a brief historical description of these organisations and then defined them as public, local institutions endowed with administrative and legal powers to which farmers are legally entitled. They are an example of special self-government in the administrative sense, which is part of the state administration. However, she emphasised that in some countries, they can also be organised as voluntary associations with no administrative authority.

Dr Walkowiak, in explaining the beginnings of the process of establishing Polish chambers of agriculture after 1989, indicated that today's chambers operate under an act adopted in 1995, which classifies them as public-law corporations with mandatory membership. They have 3 million members (eligible voters): natural and legal persons who are agricultural taxpayers, natural and legal persons paying tax on income from special sectors of agricultural production, and members of agricultural production cooperatives.

Describing the French model, she explained that in its current form it was established in the 1920s as a public-law institution with mandatory membership for all farmers, ensuring stable funding through fees and government subsidies. Subsequent reforms (1954, 1959, 1966, 1969) strengthened their public-law status and competences. In 1969, regional chambers of agriculture obtained the status of a public organisations, led by elected representatives of the agricultural community, who are subject to supervision of their members—2.5 million voters: farmers and entities conducting related activities. This structure enables strong policy influence, including representation in national agricultural bodies, extensive advisory services in agronomy and marketing, and vocational training programmes. Dr Walkowiak highlighted France's system of decentralised regional chambers, which facilitate localised responses to issues like climate change and EU subsidies, contributing to high farmer satisfaction and economic resilience.

Discussing the organisation of chambers in France and Poland, Dr Walkowiak noted that both have three levels: local, regional, and central representative bodies that coordinate activities and issue national-level opinions. However, a comparison of staff and budgets shows significant differences in the potential and resources available to these organisations. In Poland, chambers have a budget of PLN 30–40 million (EUR 7–9.5 million), which finances the activities of approximately 300 offices employing a total of approximately 400 employees.

Meanwhile, the total budget of the French chambers is EUR 750 million, which finances the activities of 100 chambers employing 8,230 employees. Moving on to the discussion of tasks, Dr Walkowiak points out that although agricultural chambers in both Poland and France serve as institutional representatives of farmers' interests, their tasks reflect different stages of institutional development and policy integration.

In Poland, chambers of agriculture primarily focus on representative, advisory, and regulatory support functions. Their tasks include: preparing analyses and opinions on farm production and markets; participating in the legislative process through initiating and reviewing agricultural legislation; advising farmers to improve income and production efficiency; supporting agricultural education and vocational training; improving product quality and export potential; and fostering infrastructure development and agrarian restructuring. The Polish model emphasises policy consultation, market organisation, and human capital development, with a strong role in formal opinions addressed to government and local authorities.

In France, chambers of agriculture operate with a broader and more operational mandate, closely aligned with sustainable development and territorial governance. In addition to representing farmers before public authorities, French chambers actively deliver integrated advisory, training, and compliance services, including CAP implementation, environmental performance improvement, climate change mitigation, pesticide reduction, organic farming development, and crisis support for struggling farms. They also provide technical expertise in spatial planning, biodiversity protection, water management, circular economy development, and local product marketing. A distinctive feature of the French system is its service-oriented approach, offering tailored programmes for farmers, winegrowers, and local authorities.

Discussing the challenges and problems currently facing chambers of agriculture in Poland, Dr Walkowiak highlighted their institutional and legal weaknesses, which have deepened further since the 2016 reforms. They operate with insufficient legal, material, and financial instruments, while their statutory tasks remain poorly adapted to contemporary challenges. Their position within the public administration system is unclear, leading to weak, inconsistent cooperation with state and local government bodies. Additionally, they face low social legitimacy, reflected in very low voter turnout in chamber elections (approximately 4–5%) and in the widespread perception among farmers that chambers are protest-oriented or interest-driven organisations rather than effective service providers.

In France, challenges are primarily linked to structural change, competition, and legitimacy under pressure. The rapid decline in the number of farms has reduced their social base, while the chamber network has gradually consolidated. At the same time, chambers face increasing competition from private advisory firms, forcing them to commercialise parts of their activity and professionalise staff. Their representative legitimacy has weakened, as evidenced by steadily declining voter turnout in chamber elections (from 37% in 2013 to 28.5% in 2019 and 26.4% in 2025). Internal pluralism also generates tension, as five major agricultural trade unions with differing visions of agricultural development coexist within the chambers. Furthermore, public oversight bodies, including the Court of Auditors, have raised concerns regarding the efficiency, cost-effectiveness, and performance of agricultural chambers.

In conclusion, Dr Walkowiak pointed out that the role of chambers of agriculture in both countries depends on institutional reforms, stronger social legitimacy, and the ability to adapt to economic and environmental pressures. The key question remains open: Will chambers of agriculture remain influential in shaping agricultural and rural policy in both countries?

The second presentation, entitled *Chambers of commerce as inclusive institutions. Models, challenges and requirements*, was delivered by Dr Piotr Marciniak from the Institute of Law Studies of the Polish Academy of Sciences. This presentation was grounded in the presenter's most recent research, conducted in collaboration with Professor Beata Guziejewska from the University of Lodz.

Building on the theoretical considerations of Acemoglu and Robinson (notably in their 2012 *Why Nations Fail*), Dr Marciniak formulated requirements for examining the inclusiveness of chambers of commerce (the inclusiveness test). After briefly comparing the concept of inclusive institutions with the term inclusiveness (in the socio-economic sphere, commonly considered in the context of the labour market or, more broadly, equal rights for individuals), he pointed out that analysing the inclusiveness of business environment organisations requires different criteria. Therefore, in the case of chambers of commerce, it is necessary to define the conditions that such an organisation must meet to be considered inclusive (or extractive) in terms of its tasks and membership. He noticed that this type of analysis can help diagnose the reasons for the relatively low acceptance of these much-needed business environment organisations among entrepreneurs, particularly SMEs. Considering the institutional inclusiveness in the broad context of business environment organisations (BEOs), Dr Marciniak posed three research questions.

1. To what extent can chambers of commerce be conceptualised as inclusive institutions that foster equitable participation and representation among diverse business actors?
2. Under what organisational conditions (such as governance structures, membership policies, and resource allocation) can they function as inclusive institutions within varying national political and economic contexts?
3. If they cannot, what implications and consequences does this carry?

Seeking answers to the questions posed, Dr Marciniak began with a short description of the models of chambers of commerce in the context of membership and autonomy: mandatory public-law chambers (e.g., in Austria and Germany), which theoretically represent all businesses but often favour larger ones; voluntary private law associations (e.g., in the United Kingdom and Poland), which prioritize members but struggle with low membership; and hybrids (e.g., in Hungary and Spain), combining elements of above models (like public-law status and voluntary membership). The model characteristics of the chambers were then used to analyse the concept of institutional inclusiveness of chambers of commerce in 6 dimensions (inclusiveness test).

1. Coverage (membership)—The representativeness of the chambers of commerce depends on whether membership is voluntary or mandatory (a proxy for inclusiveness).
2. Voice (internal governance)—The issue of inclusivity at the voice/power level. The composition and number of decision-making positions significantly affect chambers' operational priorities in business services and B2A dialogue. Research indicates low representation of micro, small, and medium-sized enterprises in chamber bodies and a lack of formal regulations to secure SME parity in European chambers of commerce.
3. Processes (B2A)—Political and advisory roles do not automatically guarantee inclusive outcomes. Many chambers perform functions on behalf of public authorities. A balanced representation of businesses in B2A dialogue depends on the structure of their bodies,

the transparency and openness of their consultation processes, and the level of stakeholder engagement.

4. Decentralisation (management efficiency)—The provision of public services by chambers, including the issuance of binding administrative decisions, is an excellent example of decentralisation, which inclusively engages businesses and their organisations in the implementation of public policies. Such actions are particularly justified and should be standard for public-law chambers, whose duties and powers are defined by law.
5. Services (danger of extractive policy)—Providing business services (public and private) is one of the most essential responsibilities of chambers of commerce. To assess the inclusiveness of any chamber, it is crucial to determine whether it provides services to the broadest possible range of businesses or focuses on specific types of activities, which may turn it into an extractive organisation.
6. Organisational DEI (business representativeness level)—BEOs' services and programmes should support and be addressed to all types of entrepreneurs, regardless of their size, industry, origin of the owners, their disabilities, etc. A good example is the availability of the chamber's services to entrepreneurs with various types of disabilities.

In summary, Dr Marciniak explains that while sharing the Nobel Prize winners' observations regarding the impact of institutional inclusiveness on the economic development of countries and the well-being of societies, it is essential to remember that institutional dialogue requires mediation, aggregation, and support from business environment organisations. The legal framework and operational practices of chambers significantly influence the quality of B2A dialogue, economic policies, and business conduct. The institutional inclusiveness test should become one of the most critical tools for assessing whether a country's economy is inclusive or exclusive. Its results also partially explain the often negative perception and distance that entrepreneurs, particularly SMEs, have towards various types of BEOs.

3. Session No. 3

In the third session, a lecture *UK chambers of commerce, focusing on new challenges and old problems* was delivered by Professor Robert J. Bennett, MA, PhD, FBA, from the University of Cambridge, UK, a distinguished researcher and expert on the functioning of chambers of commerce worldwide.

Professor Bennett provided a thorough overview of the current state of UK chambers of commerce, which operate as voluntary private-law bodies without dedicated government support or compulsory membership. He began by contextualising their structure. He explained that British Chambers of Commerce operate as independent limited liability companies, and many of them face the risk of insolvency. At the national level, the British Chambers of Commerce (BCC) serves as the national accrediting association for 51 local entities. Membership data showed that the majority are small and medium-sized companies (80%), although political weight often favours larger ones (over 50 employees), influencing advocacy priorities.

Professor Bennett traced government funding trends for chambers of commerce, from playing a minor role before the 1980s to a peak of 40–80% of chamber income under the Thatcher/Major (1979–1997) and Blair/Brown (1997–2010) governments. He explained that funding then shifted toward contracts for services like workforce development and exports, before declining after 2010 under Conservative governments. Under the new Labour government led by Starmer (elected 2024), overall funding has remained stable. However, it still faces targeted cuts—particularly in workforce programmes and international trade support—while shifting toward direct assistance for firms and online services, which reduces the chambers' intermediary role.

He illustrated vulnerabilities with the fascinating Manchester case. Once a top-five chamber (5,000 members in 2018), it overinvested in "ChamberSpace", a flexible office initiative in its historic 1780s building, funded partly by city loans. Initial success (opened in 2017, expanded in 2019) faltered amid pandemic-induced remote work and competition (e.g., the WeWork collapse). By 2023, annual losses reached £800,000, leading to voluntary administration in August 2024, asset sales to a new entity (Manchester Chamber of Commerce 2025 Ltd.), staff reductions (from 50 to 37), and CEO resignation. Membership dropped to 4,000, amid broader pandemic-related declines. Professor Bennett noted political dynamics: Labour mayor Andy Burnham's pro-business stance contrasts with Starmer's anti-business policies, potentially aiding recovery.

Broader challenges include adapting to online working—which questions the value of physical presence—and the "traps" of government partnerships, such as diverting resources, confusing funding sources, and risking brand damage from misaligned programmes. Professor Bennett likened chamber management to "filling a bath with the plug out", a process that requires constant adaptation. He recommended diversified revenue streams, agile responses to economic shifts, and cautious political engagement to sustain core services such as lobbying, networking, and export documentation. In his conclusions, he warned of high risks in voluntary systems, exacerbated by economic instability, urging resilience through innovation.

4. Junior Researchers Session

This session featured presentations by early-career scholars, doctoral candidates, and students. All were characterised by high scientific quality, a well-founded review of the relevant literature and sources, significant topics, and the use of up-to-date data. They not only addressed issues specific to countries largely unknown in the literature, but also placed them in a broader international context, including the war in Ukraine and FinTech regulation, reflecting current and hot topics in research by experts in law, economics, IB, international relations, and politics. By integrating emerging voices into the programme, the session not only enriched the overall academic discussion with innovative perspectives and younger-generation insights but also contributed to the development of a new group of researchers in this specialised field. These types of panels are a regular component of our conference series. They provide a platform for young researchers to present their latest research on chambers of commerce and related institutional issues.

The first presentation, *Chambers of Commerce in the Baltic States, Poland and Belarus. Current status. Comparative study*, was given by Jonas Pupius, PhD candidate from Lithuanian Centre for Social Sciences, with the support of Dr Piotr Marciniak, Institute of Law Studies, Polish Academy of Sciences, co-author of this research.

Mr Pupius and Dr Marciniak opened their presentation by underscoring a significant gap in the existing literature: to date, no academic research has systematically examined the institutional frameworks and operations of chambers of commerce in the Baltic states and Belarus. The selection of neighbouring countries in the Central and Eastern

European region, where political and economic transformations have taken different paths since the turn of the 1980s and 1990s, provided the basis for observations on the varying evolution of chambers of commerce and the conditions for conducting business in these post-socialist countries. As a result of political changes, Estonia, Latvia, Lithuania and Poland joined the EU, and their chambers of commerce systems were based on voluntary membership. In contrast, the foundations of the chambers and the structure of Belarusian enterprises retained elements characteristic of a centrally planned economy. Due to significant differences in size, population, number of enterprises, and GDP among the countries studied, the analysis was based on economic indicators recalculated per capita and per area. This created a common framework for comparing the chambers' operating conditions in the realities of the large Polish economy versus those of the smaller Baltic states and Belarus.

Mr Pupius then described the history and current structure of Baltic chambers of commerce, which operate as voluntary private law organisations focusing on advocacy, exports, and competitiveness. The single national chamber model is in place in Latvia, Estonia, and Belarus. Thera are regional chambers in Lithuania that are the members of the national organisation. In Poland, the ecosystem is much more complex and fragmented: 447 private-law sectoral or local chambers, two public-law chambers, and the Polish Chamber of Commerce (in which membership of the chambers is optional, meaning it therefore does not function as an umbrella organization). Membership data (as of August 2025) showed that across the analysed countries, chamber membership generally ranges from 1% to 2%. Latvia is an exception, with a membership rate of 8.5%. In Belarus, in contrast, business activities must be registered in the national chamber (the BelCCI, which operates under state supervision). However, companies may choose whether to pursue full membership, which grants voting rights but requires additional fees (only 2.1% have full membership). Funding is based on contributions, services, grants, and income from real estate and other business activities. Activities include lobbying, training, networking, and support for foreign trade. Relations with the authorities vary. The Baltic and Polish chambers of commerce have similarly regulated formal relationships with public authorities. However, these do not ensure effective B2A dialogue, in which the chambers' positions are weak. The Belarusian chamber remains under state control, with government representatives serving on its board. It primarily focuses on providing information on business operations and supporting foreign trade, including exports and imports.

The study revealed low levels of membership, resources, and activity in chambers (under the Anglo-Saxon model) across the four EU countries analysed, resulting in limited influence on public policy. The Belarusian chamber, in turn, specialises in export and foreign investment activities. Remaining under significant state control and membership rules, it shall be classified under the mixed-administrative model. The discussion led to the conclusion that the lack of strong, inclusive chambers of commerce representing businesses of all sizes undermines national economic competitiveness and innovation, especially in comparison to international corporations. The results indicated the need for further research and for exploring paths to develop the chamber ecosystem, particularly in terms of their tasks, adaptation to market changes, the courage to challenge incompetent economic policies, and support for SMEs. The shared history of neighbours was emphasised, fostering expanded cross-border cooperation and mutual learning.

Ms Agnieszka Stankiewicz, a PhD candidate at the Institute of Law Studies of the Polish Academy of Sciences in Warsaw, Poland, gave a presentation entitled *The system of chambers of commerce in Ukraine and Chambers' position in BEO's ecosystem*.

Ms Stankiewicz discussed the Ukrainian system of chambers of commerce from the broader business environment organisations (BEO) ecosystem perspective. In particular, she focused on the extraordinary wartime conditions since the unprecedented Russian invasion in 2022. She described the structure of the Ukrainian National Chamber of Commerce and Industry (UCCI) and its cooperating regional chambers, which operate with voluntary membership but carry out public tasks such as certification. Historically rooted in Soviet models, post-independence reforms were aimed at EU alignment; however, fragmentation persists, with overlapping BEOs (e.g., unions and associations). The UCCI has 70 representatives in 56 countries and has signed 174 international cooperation agreements with foreign organizations. The UCCI is the founder and coordinator of 45 bilateral business councils, a priority in times of instability. She then described the Kyiv Chamber of Commerce and Industry (KCCI), which remains the main regional chamber in Ukraine. It also represents a high level of internationalization. Currently, the chamber system has approximately 8,000 members.

Ms Stankiewicz went on to present and analyse key functions of Ukrainian chambers, including advocacy, export promotion, and dispute resolution, which amplified the special and unique role in turbulent times of war and related crises. She emphasized that the chambers, inter alia, facilitate damage registration via the Register of Damages for Ukraine (RD4U), which supports compensation claims. She detailed the wartime adaptations, including virtual services, humanitarian aid coordination, and international partnerships (e.g., with Eurochambres), positioning chambers as resilience hubs. In the BEO ecosystem, they act as intermediaries, bridging SMEs and other business entities with the governmental bodies, but they face challenges such as resource shortages, geopolitical isolation, and low trust. At the same time, the way in which business environment organisations in Ukraine can adapt to new, extreme geopolitical conditions should be recognised, as they attempt to play a crucial role that goes far beyond basic support for business and entrepreneurs.

Using a dataset on membership and several groups of activities, she compared Ukraine with its neighbours, identifying specific features, e.g., a less centralised model than in Belarus and a more crisis-oriented approach than in Poland. Her key recommendations included increased EU funding to support Ukraine's system of chambers, digital platforms to promote inclusivity, and global support for reconstruction. Her conclusions emphasised the chambers' pivotal role in economic recovery and highlighted to need for research on post-conflict models to strengthen BEO ecosystems.

The last presentation, entitled *Chambers as Co-Regulatory Intermediaries for FinTech SMEs: Translating the EU AI Act and GDPR into Practical Compliance*, was delivered by Mr Ravan Mansurov, an MA student representing the Faculty of Law at the University of Vilnius.

Mr Mansurov examined chambers of commerce as co-regulatory intermediaries for FinTech SMEs navigating EU regulations, and focused on the AI Act (effective 2024) and GDPR (2018). He argued that chambers, as trusted networks, can bridge complex rules and practical needs, especially for resource-limited FinTech companies pursuing AI-driven innovations such as algorithmic trading and data analytics. He outlined a few critical challenges.

Firstly, Mr Mansurov emphasised that the AI Act's risk-based framework requires assessments for high-risk systems. Secondly, the data protection requirements of the GDPR are too restrictive for small and medium-sized enterprises and expose them to the risk of fines for non-compliance. The chambers may play a significant role here as safety buffers. He suggested that the chambers' roles should also include advisory services, translating legal jargon into practical tools (e.g., compliance checklists, training workshops), advocating for SME-friendly interpretations, and serving as knowledge hubs for best practices. He cited several Lithuanian examples of chambers collaborating with regulators on FinTech sandboxes. He noted that there are specific requirements for effectiveness, such as building partnerships (e.g., with universities), providing digital platforms for resources, and inclusive models that ensure support and participation of SMEs.

Finally, Mr Mansurov recommended a co-regulatory framework in which chambers co-develop guidelines, thereby reducing enforcement burdens. These outcomes highlighted the potential for innovation-friendly ecosystems, and called for research on the impact of implementation and harmonization across the EU.

Conclusions and summary

The 4th Chambers of Commerce International Conference continued the tradition established in prior editions and served as a platform for interdisciplinary dialogue on the role of chambers in supporting businesses amid global transformations. This year's principal objective was to examine institutional diversity within the chamber ecosystem, addressing challenges such as membership decline, regulatory adaptations, political challenges and the integration of new technologies. Building on the 3rd conference's focus on interdisciplinary perspectives, the 2025 edition emphasised comparative research to identify practical challenges for enhancing chambers' effectiveness.

An exciting aspect of the conference agenda was that despite the broad scope of presented research (in line with the study's nature), the vast majority of presentations focused on the problems and crises faced by chambers of commerce across Europe. The cases discussed provided unique, new and interesting analytical data, as well as warnings. They underscored the need for chambers to adapt to digitalisation, geopolitical tensions, and economic inequalities, thereby ensuring they remain vital intermediaries between businesses and public authorities. The event highlighted the urgent need to rethink chamber models to foster sustainable economic support, with recommendations for policy reforms, improved membership engagement, and cross-border learning.

Key outcomes included calls for greater decentralisation, knowledge sharing, and international collaboration to strengthen chambers' resilience. The speakers indicated possible directions for change and systemic (political) reforms to prevent stagnation and increase chambers' contributions to economic stability. Economic processes and relationships are not one-dimensional: each country is unique and requires an individual approach. However, solutions that work in a given situation can provide knowledge and inspiration for other countries.

To briefly sum up all sessions, it should be emphasised that:

1. Chambers of commerce currently operate, like many other entities, in a legally and economically complex business environment.
2. They face numerous organisational constraints.
3. Central, regional and local governments do not always appreciate the role and importance of chambers in shaping civil society and economic self-government.
4. Their situation is also influenced by external political and economic tensions and threats, such as wars, national and international regulations, globalization and other disruptions affecting the condition of companies and the formal and legal conditions for the operation of chambers.
5. Paradoxically, chambers can adapt flexibly to a changing environment and provide business services that governments at various levels are unable to deliver.
6. This is undoubtedly an argument in favour of their development and support, including from public funds.

In conclusion, the conference co-organisers—Tomasz Dorożyński, Ivan Medina, and Piotr Marciniak—extended their sincere gratitude to all participants for their insightful presentations, active engagement, and stimulating discussions. They underscored the value of the series' annual format in fostering the growth of the Chambers of Commerce International Research Group. The organizers warmly invited all participants to join and contribute to the conference's interdisciplinary research endeavours. They also announced that the fifth edition is tentatively scheduled for November 2026 to be held on-site in Barcelona Spain. This selection aligns with the international scope of the study. It represents another step towards strengthening the European network of academics and practitioners involved in research on business environment institutions, with a particular focus on chambers of commerce.

Tomasz Dorożyński[*]
Piotr Marciniak[**]
Iván Medina[***]
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* University of Lodz, Poland | Uniwersytet Łódzki, Polska, https://orcid.org/0000-0003-3625-0354, e-mail: tomasz.dorozynski@uni.lodz.pl.

** Institute of Law Studies, Polish Academy of Science, Poland | Instytut Nauk Prawnych PAN, Polska, https://orcid.org/0000-0002-4201-9311, e-mail: p.marciniak@inp.pan.pl.

*** University of Valencia, Spain | Uniwersytet w Walencji, Hiszpania, https://orcid.org/0000-0001-6421-3716, e-mail: Ivan.Meedina@uv.es.