



Lidia KŁOS

THE SHARING ECONOMY IN THE OPINION OF POLISH CONSUMERS

Lidia Kłos, PhD (ORCID: 0000-0001-7573-2626) – *University of Szczecin*

Correspondence address:

University of Szczecin, Faculty of Economics, Finance and Management

ul. Mickiewicza 64, 71-101 Szczecin, Polska

Lidia.Klos@usz.edu.pl

ABSTRACT: This article is devoted to the issue of the sharing economy. In Poland, the sharing economy is a relatively new area but with high development dynamics. Therefore, the paper aims to answer the question: „is Polish society ready to adopt the sharing economy concept?”

In Poland, there is a research gap in the context of the sharing economy. The phenomenon of collective consumption concerning Polish consumers is a relatively new area that requires careful research. For this purpose, a pilot study was used with the use of the diagnostic survey method using the questionnaire survey technique.

The presented research results show that 39.7% of the respondents have come across the sharing economy concept. However, ignorance of the concept does not mean that the respondents did not use services based on the assumptions of the sharing economy. 56.7% of respondents used at least one service provided by the sharing economy. There is a visible relationship between the respondents' age and education and their awareness of the sharing economy. The highest knowledge of the sharing economy was found in the age group under 36 and among respondents with higher education. Most of the respondents support the directions of activities presented by the sharing economy and use its services.

The conducted research is of a pilot nature. However, it allows drawing attention to an important issue in the acceptance of new solutions related to the application of the sharing economy by the older generation of Polish consumers. This is a field for further research on a much wider research sample.

KEYWORDS: sharing economy, sustainable consumption, sustainable development

... „sharing is the future of our world in which we have strongly exaggerated with consumption”...
(*R. Botsman, R. Rogers, 2010*)

Introduction

The popularization of modern information and communication technologies and the development of society's knowledge influences consumers' attitudes and decisions. Interactions between market participants are changing, and thanks to the possibilities of the Internet and mobile technologies, they take the form of networks, often of global reach. They cover both the sphere of consumption, exchange and production, and more and more often also the common use of goods and services. The sharing economy is a new trend in consumer behaviour that is based on the exchange, lending and sharing of goods, and access to the product itself is seen as more important than owning it.

The sharing economy seems to be a very good trend, thanks to which it is possible to reduce the scale of the limitlessness of human needs in the face of limited resources. The sharing economy is indicated as an element that can be equated with the response to human needs, related to the increase in the quality of their lives and more efficient use of resources. It is also identified with the idea that has significantly contributed to the change in global consumption trends (Walsh, 2011). Furthermore, a positive change brought about by the sharing economy is the reduced impact on the environment.

The sharing economy and common consumption are issues that are more and more often discussed in contemporary media and scientific discourse. It is estimated that by 2025, global revenue generated by the sharing economy will reach \$ 335 billion in activities such as transport, the hotel industry, financial services and tourism (PwC, 2016, p. 2).

So far, there is no single specific business model in the sharing economy. Therefore, the phenomenon of the sharing economy should be analyzed in many respects. The consumption based on access to goods reflects the mindset of a growing number of consumers who are committed to sustainable development. The sharing economy tools contribute to building social responsibility and shaping behaviours consistent with sustainable development.

Therefore, this article aims to answer the question to what extent Polish consumers are ready to accept and implement new forms of action brought about by the sharing economy. This question is mainly dedicated to Generation X and „baby boomers”, the so-called post-war baby boom generation that grew up in the belief of traditional forms of management, defined by private

property. On the other hand, the digital generation (i.e. people born in the years 1988-1999 and later, the so-called Generation Y and Generation Z) raised in the era of popularization of modern technologies look at the world differently (Tapscott, 2009). They perfectly adapt to the new reality, show flexibility and value independence to a greater extent than their predecessors; they openly admit that you do not need to possess goods in order to consume them. The article also reviews foreign and domestic literature in the field of the sharing economy.

Literature review

Sharing economy is understood in an intuitive way as sharing produced goods or joint consumption of goods and services is not a new form of market organization (Puschman, Alt, 2016, pp. 93-99, Belk, 2014, pp. 1595-1600). The economic history of man shows that the sources of the sharing economy should be found at the beginning of the commodity economy, when „people began to exchange their products within local communities and also between them” (Rosati, 2017, p. 405). According to L. Rude, people share resources not only for economic reasons (to save money or „earn some extra money”), but also for social reasons (they want to meet new people, establish new relationships), for practical reasons (they want to save time) and for environmental reasons (high importance attributed to environmental protection) (Rude, 17-12-2020).

The sharing economy is identified with the social and economic phenomenon, which in its assumptions distinguishes the direct provision of mutual services. Participants in the sharing economy accept that the usage and enjoyment of goods and services is more important than their possession and ownership. What’s more, co-creation, sharing, and all kinds of human activity are also becoming noticeable, ultimately increasing the efficiency of owned resources (Eckhardt, Bardhi, 2015).

Although the sharing economy – as a form of market organization – has been around for a decade and is in the phase of dynamic uncontrolled development, there is still no single definition of the sharing economy. Moreover, its terminology has not been systematized yet.

The European Commission defines the sharing economy as „connecting natural and legal persons via online platforms to enable them to provide services or share assets, time resources, skills or capital, often for a limited time and without transferring ownership rights” (PwCPolska, Report, 2016, p. 4). From the point of view of the economic literature on the subject, such a broad

approach is perfectly correct. In this perspective, the sharing economy comprises of three categories of participants:

- 1) Service providers sharing their goods, resources, time or skills – these may be natural persons offering services occasionally (peers) or service providers professionally involved in the provision of services (so-called: professional service providers);
- 2) Users of the above services;
- 3) Intermediaries connecting – via the Internet platform – suppliers with users and facilitating transactions between them (the so-called cooperation platforms) (European Commission, 2016, p. 184).

Analyzing the literature on the subject, it can be seen that there is no consensus among researchers regarding one commonly accepted definition of sharing economy. Görög conducted a literature review and provided 14 definitions that closely describe the sharing economy (Görög, 2018, pp. 175-189). The dominant approach in scientific studies is that the sharing economy is an alternative model of consumption that places access to given goods in the centre without the necessity to own them (Ozanne and Ballantine, 2010; Lamberton and Rose, 2012; Hamari, Sjöklint, and Ukkonen, 2015). It should be emphasized that the concept of sharing economy is not limited to material things because people's resources also include their skills and free time, which they can share with other people.

Recognized as a global authority in the field of cooperation and trust supported by modern technologies – Rachel Botsman¹ defines the „collaborative economy as a system that activates unused assets by launching models and markets within them that allow both access to these resources and increase their efficiency” (Botsman, 2015a). Botsman has classified various types of resource circulation based on digital platforms and social networks (Botsman, 2013). She distinguished the sharing economy among various systems such as collaborative economy, shared consumption, access economy, or peer economy. The analysis of the main features of the sharing economy allows it to be considered both narrowly and broadly. In a very narrow sense, Botsman defines the sharing economy as systems that facilitate the sharing of underused resources or services – for a fee or for free – directly between individuals or organizations (Botsman, 2015). According to the hierarchy proposed by Botsman (2013), the broadest concept is the so-called collaborative economy, defined as a community economy, which enables the use of previously unused resources by connecting those in need with those offering help without traditional intermediaries using Internet applications. Thanks to the cooperation enabled by technology, people can not only share but also among others, they can co-: -create, -finance, -design, -teach, -cure, -work, -lend, -help (Blanchard, 2015, p. 16; Zgiep, 2016, pp. 193-205).

Botsman lists many other terms that are often used interchangeably, although the meanings may vary considerably in certain cases. One of the terms used is called “collaborative consumption”, meaning the revival of traditional market behaviours – renting, borrowing, exchanging, sharing, bargaining, giving, using modern technologies – the Internet or mobile applications. Admittedly, the idea of “collective consumption” appeared in literature almost 40 years ago, and it meant the sharing of goods between different consumers (Felson, Speath, 1978, pp. 614-624). In the economy, however, it was a period when ICT (information and communications technology) was actually in its infancy, which probably influenced the narrow application of the idea of sharing at that time. The current dynamic development of technology, the Internet and innovative communication (Rifkin, 2016, pp. 257-258; Kauf, 2018, pp. 141-151) have become factors increasing the dynamics of creating the sharing economy. Easy and quick access to the appropriate platform significantly shortens the stage of searching and influencing the amount of consumption (Feelländer, Ingram, Teigland, 2015, pp. 13-19). The main emphasis in the collaborative consumption model is on how goods or services are consumed rather than what is consumed (Botsman & Rogers, 2011; Allen & Berg, 2014).

The closest concept to the sharing economy is the access economy, which has emerged as an alternative to sharing in situations where sharing does not exist (Eckhard, Bardhi, 2015). It is supposed to indicate a slightly broader approach to this idea, and at the same time, take into account the greater role of more profit-oriented business entities.

Also, in Polish-language scientific publications and popular science press, for example, sharing economy has many connotations, such as co-sharing economy (*ekonomia współdzielenia*), shared economy and shared consumption (*ekonomia dzielenia się i konsumpcja współdzielona*) or collaborative economy (*ekonomia kolaboratywna*). The development of the conceptual apparatus of the Polish versions of the definitions proposed by R. Botsman has been discussed in detail with examples and presented, among others, by Grzegorz Sobiecki (Sobiecki, 2016, 27-38)². Sobiecki distinguished a key feature for each of the concepts quoted above. It is a decentralized (networked) exchange for the collaborative economy without the mediation of traditional entities. In collaborative consumption, consumption occurs within the collaborative economy, while the co-sharing economy allows providers and consumers to freely share resources and services (Banaszek, 2016, pp. 51-59; Rudawska, 2016, p. 180). On this basis, it can be concluded that a synonymous understanding of these concepts is not a mistake. The main difference is their capacity.

In summary, the sharing economy complements mainstream economics by adding to it a business segment that changes the traditional concept of ownership by enriching it with aspects of social interaction. The sharing economy may contribute to the socially justified distribution of goods, which was pointed out by T. Piketty (2015, pp. 293-302), thus shaping behaviours consistent with the idea of sustainable development.

Research method

In quantitative research, the diagnostic survey method was used. A questionnaire was the tool of the research. The survey was conducted using an online form between January – March 2021 on a random sample of respondents, including 141 respondents. The author of the research wanted to reach the most diverse group of respondents in terms of age, including generation X, „baby boomers”, generation Y and Generation Z. Therefore, bearing in mind that not everyone has access and knows how to use the Internet (e.g. elderly people), some of the surveys took the form of direct contact of the researcher with the respondents or by means of third parties, using a printout of the questionnaire form. Part of the online research in this age group was carried out thanks to the Senior Academy at the Faculty of Economics, Finance and Management at the University of Szczecin (Poland). In particular, online research was conducted among young people in this age group – mostly students – of both full-time and extramural studies.

In the questionnaire, closed questions were used, which largely contributed to the improvement of the research process and made it possible to standardize the answers. Closed questions allowed the selection of answers from a set of pre-prepared answers. In addition, filtering questions and the Likert scale were used (where 1 is the least important and 5 is the most important). The questionnaire was anonymous and consisted of 12 closed questions and 8 metric-related questions concerning data on the basic characteristics of the examined person, namely: gender, age, education, marital status, professional status, monthly net income and personal assessment of the financial situation.

Results and discussion

Characteristics of the surveyed respondents

One hundred forty-one respondents took part in the study, mostly city and town residents, who constituted 78.5% of the respondents, the remaining 21.5% of the respondents were rural residents. In addition, the majority

of the respondents were women, who constituted 66.7% of the surveyed group, while men constituted 33.3% of the respondents.

Concerning the age group, the most numerous respondents aged 18-26 constituted 42.1% of the respondents. The second age group were people aged 46-55 and above, constituting 40.1% of the respondents. People aged 36-45 accounted for 10.7% of the respondents, while those aged 27-35 constituted 7.1%.

Most of the respondents had higher education, constituting 50.7% of the respondents. The second largest group were people with secondary education, 47.2%. Finally, the least numerous group were respondents with basic vocational and primary education, constituting 2.1% of the surveyed group (table 1).

Table 1. Age and education of the surveyed respondents

Age of respondents	Participation in %	The numerical amount of sample size
18-26 and lower	42.1	59
27-35	7.1	10
36-45	10.7	15
46-55 and over	40.1	56
Altogether	100	141
Education	Participation in %	Numerical amount of sample size
Vocational education and lower	2.1	3
Secondary education	47.2	66
Higher education	50.7	72
Altogether	100	141

Source: own study based on the research carried out.

The research included both professionally active and professionally passive people. Over 38.8% of the respondents worked in public sector entities, almost 12% were self-employed or ran their own farm, and 37.4% studied. The group of students also included extramural studies, i.e. people in the age group between 27-35 years old, mostly employed. Among the respondents, there were 13% who had already retired. Due to the similar age of young respondents, in the research sample, 39.3% were singles (single men and women) and people who got married – 37.1% of the surveyed group. In the study, nearly 17.1% declared being in a free relationship, and 6.4% were widowers.

Among the respondents, 66 people assessed their financial situation as good and very good, which constitutes 46.8% of the respondents, 45.4% indicated their financial situation as average, and 11 respondents assessed their financial situation as bad or very bad, i.e. 7.8% of the respondents.

Respondents' awareness of the sharing economy

Only 39.7% of respondents have encountered the sharing economy concept for whom this concept is known and fully accepted. For more than half of the respondents, 51.1%, this concept is unknown, but they declare their willingness to accept it. The sharing economy concept is definitely unacceptable to 9.2% of the respondents (table 2).

Table 2. Distribution of answers to the question regarding the respondents' awareness of the sharing economy and acceptance of this concept

Have you come across the concept of the sharing economy, and is it acceptable to you?	Number of respondents	Participation in %
Yes, I have come across the concept of the sharing economy, and it is acceptable to me.	56	39.7
Yes, I have come across the concept of sharing economy, but it is not acceptable to me.	5	3.5
No, I have not come across the concept of sharing economy, but it is acceptable to me.	72	51.1
No, I have not come across the concept of sharing economy, and it is not acceptable to me.	8	5.7

Source: own study based on the conducted research.

Women more often than men declared that they knew the concept of the sharing economy. It can also be observed that city dwellers more often than inhabitants of small towns and villages indicated that they had come across the sharing economy concept.

In Poland, unfamiliarity with the concept itself may be because the sharing economy comes under different nomenclature, such as access economics, economy on demand, common economy, or collaborative economy.

The survey shows that more than half of the respondents (56.7%) have actively used at least one sharing economy service. The most frequently mentioned service used by the respondents was: car sharing (61.3% of respondents), city bike-sharing 60.2% of respondents, sale of food products without intermediaries – directly from the manufacturer 55%, and a platform for reselling used goods 51.2%.

The awareness of the sharing economy is a combination of knowledge and practices related to the use of particular services based on the assumptions of the sharing economy. On this basis, a variable was created: The Sharing Economy Awareness (figure 1). This variable was created based on answers to two questions from the questionnaire – „Have you used or heard about particular services based on the assumptions of the sharing economy?”. The distribution was obtained by summing up the affirmative answers according to the following scheme: answer yes: 0.5; each item from the question: „I heard about it and used it” – 1; „I heard about it, but I did not use it” – 0.5; „I did not hear about it, but I used it” – 0.5; „I have not heard about it, and I have not used it” – 0. This variable takes a value from 0 to 10, the higher the value of the variable, the higher the awareness. The analysis in figure 1. shows that the awareness of the majority of respondents in the sharing economy is low (the level of 3.5).

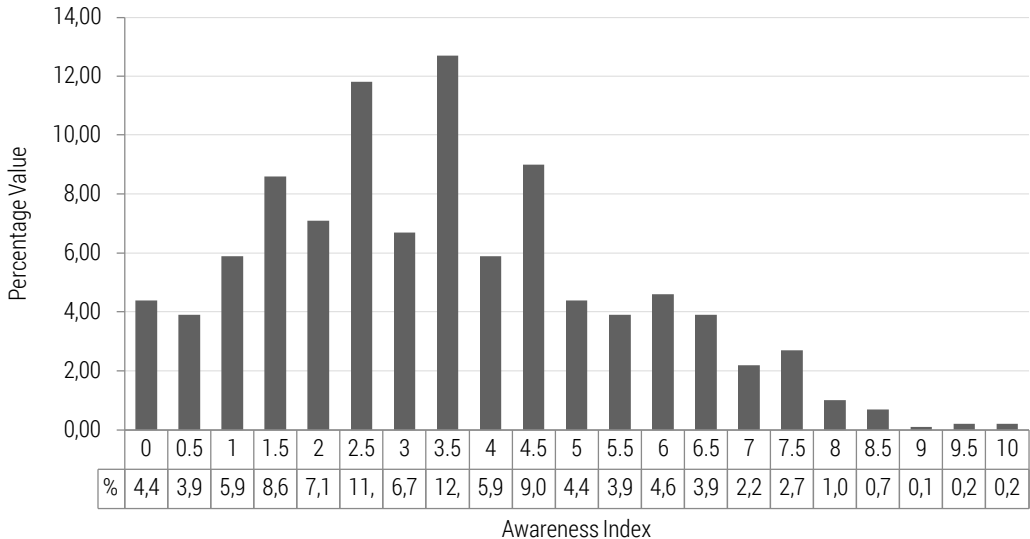


Figure 1. Awareness of the sharing economy (the higher the value of the variable (0-10), the higher the awareness)

Source: own study based on the conducted research.

Further analysis of the empirical material identified the relationship between the level of education and sharing economy awareness among the respondents. The average value of the Sharing Economy Awareness Index for the entire sample was 3.5; and for the following groups of education: basic vocational and lower education – 2.8, high school education – 3.3, higher education – 3.7. Thus, the higher the respondent’s education, the greater the awareness of the sharing economy.

Next, what is the relationship between age and the respondents' awareness of the sharing economy, which confirms that the correlation between these variables is statistically significant. In the age group below 36 years old, this indicator was the highest and amounted to 3.99, and in the age group of 46-55 years old and above the indicator amounted to 2.84.

The sharing economy and the problems of modern economies

The growing problems with environmental degradation, urban overcrowding, declining quality of life for their inhabitants, as well as communication problems and too much noise, are just some of the problems of modern economies. The use of sharing economy tools can solve contemporary problems of economies and thus build social responsibility and shape behaviors consistent with the idea of sustainable development.

Therefore, respondents were asked to assess the extent to which the sharing economy can contribute to solving the problems of modern economies. The analysis of the answers obtained shows that the sharing economy can mostly contribute to solving problems related to excessive consumption (90%). In the second place, the respondents indicated problems with environmental pollution in 81.6% of responses and problems with the excessive amount of waste for 80% of respondents. This was followed by global warming (77.1%) and traffic jams in 70.7% of the responses. In the opinion of the respondents, the sharing economy can contribute to the least extent in solving the problems related to irrational use of natural resources what was indicated by 16.7% of respondents (table 3).

Table 3. Distribution of answers to the question regarding the possibilities of solving problems of modern economies, in percentage value (%)

Problems of modern economies	Yes	No	Don't know
Problems related to overconsumption – waste problems	90	6.4	3.6
Traffic jams – solving traffic jam problems / CO ₂ emissions	70.7	10.7	18.6
Environmental pollution problems – e.g. water, soil, forest pollution	81.6	10.6	7.8
Problems of excessive amount of waste – e.g. electro waste, packaging	80.3	12.9	6.8
Problems related to the lack of greenery (e.g. urban areas)	50.7	25.7	23.6
Global Warming problems	77.1	9.3	13.6
Problems of irrational use of resources	16.7	7.1	76.2

Source: own study based on the conducted research.

The potential of the sharing economy

The respondents were asked to respond to 7 statements that aimed to examine the attitudes favouring or inhibiting the development of the sharing economy (table 4). In general, the respondents had attitudes favouring the development of the sharing economy; nearly 75.4% of them believe that borrowing is cheaper than buying. Among many consumers, there is a belief that „access to something is more important to them today than owning a specific thing”, as indicated by 62.1% of respondents. Instead of throwing things away, 88.4% of respondents prefer to give them away or resell them. Over 51.8% of respondents „can do without most of the things they have”. Nearly 55.5% of the respondents use or intend to use the exchange service within the next year. It is worth adding that taking into account the people who marked the answer „I don't know” gives an additional 11.7% chance for an increase in the number of people using the sharing economy tools. In addition, nearly 90% of respondents believe that the current level of consumption is a threat to the environment.

Table 4. Distribution of answers to the question on consumption attitudes related to the sharing economy in percentage value (%)

Do you agree with the following statements:	Yes	No	Don't know
Access to things is more important than owning them	62.1	16.4	21.4
Borrowing is cheaper than buying	75.4	10.7	13.9
Limiting consumption is a threat to jobs	47.5	31.7	20.9
The current level of consumption endangers the environment (e.g. the amount of generated waste)	89.9	6.5	3.6
I can do without most of the things I own	51.8	32.1	16.1
Instead of throwing things away, I prefer to give them away or resell	88.4	8.0	3.6
I am using the exchange service or I plan to start using it in the next year	55.5	32.8	11.7

Source: own study based on the conducted research.

Summary and conclusions

When analyzing the presented research results, it should be stated that although only 39.7% of the respondents have come across the sharing economy concept, more than half of them – 56.7% have used at least one provided service. This means that ignorance of the concept does not exclude the use of

services based on the assumptions of the sharing economy. The most frequently used service, indicated by the respondents, was car and city bike-sharing (75 and 66.2%, respectively). According to the respondents, the least known services based on the assumptions of the sharing economy include: sharing a flat, co-financing projects and loans from private persons, transport services – parcel delivery.

The relationship between the age and education of the respondents and the awareness of the sharing economy is clearly visible. In the age group under 36, this indicator was the highest and amounted to 3.99; also, the higher the respondent's education, the greater the awareness of the sharing economy.

It is positive that for the majority of the respondents both facts are true: „access to things is more important than owning” (62.1%), and „borrowing is cheaper than buying” – this was indicated by 75.4% of the respondents. On the other hand, almost 90% of the respondents express their awareness of the excessive consumption dangers and the amount of waste associated with it. 88.4% of the respondents confirmed that „instead of throwing things away they prefer to give or sell their property”. Moreover, 55.5% of the respondents declared that they „use the exchange service or intend to start using it”. Although only slightly over 51.5% of the respondents declared that they “could do without most of the things they possess”.

On the other hand, over 80% of the respondents believe that sharing economy tools can solve contemporary problems of market economies, such as the aforementioned excessive consumption and the amount of waste associated with it, environmental pollution, and the greenhouse effect or road congestion. The sharing economy changes society's approach to ownership – “you don't have to possess something to use it”. It implies the sharing, exchange and lending of goods and services, which translates into the more sustainable use of available resources.

Summing up, the vast majority of the respondents not only support the direction of the sharing economy, but most of all, they use its services. Thus, it is ready to adopt the concept of the sharing economy.

References

- Allen, D., Berg, C., 2014. The sharing economy. How over-regulation, could destroy an economic revolution. B.m: Institute of Public Affairs.
- Banaszek, M., 2016. The sharing economy as an alternative direction of urban development. *Social Economy*, No. 1, pp. 51-59.
- Banaszek M., 2018. The sharing economy as the direction of urban development, Potential of the Świętokrzyskie Voivodeship. Report. Kielce, Poland.

- Belk, R., 2014, You are what you can access: Sharing and collaborative consumption online, Elsevier Journal of Business, August, vol. 67, no. 8, pp. 1595-1600.
- Blanchard, O., 2015. Stop calling it sharing economy that isn't what it is, <http://olivi-erblanchard.net/stop-calling-it-the-sharing-economy-that-isnt-what-it-is/> [03-15-2021].
- Botsman, R., Rogers, R., 2010. What's Mine is Yours. How Collaborative Consumption is Changing the Way We Live, Harper Collins Publishers, London, p. 16.
- Botsman, R., Rogers, R., 2011. What's mine is yours. How collaborative consumption is changing the way we live. London: Cillins.
- Botsman, R., 2013. The Sharing Economy Lacks a Shared Definition, Fast Company, <https://www.fastcoexist.com/3022028/the-sharing-economy-lacks-a-shared-definition> [23-01-2021].
- Botsman, R., (a), 2015. Defining The Sharing Economy: Whats is Collaborative Consumption - And What Isn't?, <http://www.fastcoexist.com/3046119/defining-the-sharing-economy-what-is-collaborative-consumption-and-what-isnt> [2-19-2021].
- Botsman, R., 2015. The sharing economy. Dictionary of commonly used terms, CollaborativeConsumption.com blog, <http://www.collaborativeconsumption.com/2015/11/12/the-sharing-economy-dictionary-of-commonly-used-terms/> [10-02-2021].
- Eckhardt, G., Bardhi, F., 2015. The Sharing Economy Isn't About Sharing at All. Harvard Business Review, January 28. <https://hbr.org/2015/01/the-sharing-economy-isnt-about-sharing-at-all> [10-19-2020].
- Feelländer, A., Ingram, C., Teigland, R., 2015. Sharing Economy –Embracing Change with Caution, Näringspolitiskt Forum Rapport, no.11, pp. 13-19.
- Felson, M. Spaeth, J.L., 1987. Community Structure and Collaborative Consumption: A routine activity approach. American Behavioral Scientist, 21, pp. 614-624.
- Görög, G., 2018. The Definitions of Sharing Economy: A Systematic Literature Review, Management, vol. 13, no. 2, pp. 175-189.
- Hamari, J., Sjoklint, M., Ukkonen, A., 2015. The Sharing Economy: Why People Participate in Collaborative Consumption, Journal of Association for Information Science and Technology, vol. 67, no. 9, <https://doi.org/10.1002/asi.23552>.
- "Havas Worldwide" agency report entitled. A New Type of Consumers and the Sharing Economy, Warsaw, Poland, 2014.
- Kamińska, M., 2017. The sharing economy in Poland – resignation from ownership in favor of access-based consumption, Enterprise in the modern economy – Theory and practice, Wydawnictwo Politechniki Gdańskiej, No. 3, 2017 (22), pp. 165-177.
- Kauf, S., 2018. Sharing economy as a tool for creating a Smart City. Organization and Management, pp. 141-151.
- European Commission, 2016. Communication from the European Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions: European Agenda for the collaborative economy, SWD (2016) 184 final.
- Lamberton, C., Rose, R., 2012. When is Our Better Than Mine?, Journal of Marketing, vol. 76, no. 4, <https://doi.org/10.1509/jm.10.0368>.
- Ozanne, L., Ballantine, W., 2010. Sharing as a Form of Anti-consumption? An Examination of Toy Library Users, Journal of Consumer Behavior, vol. 9, no. 6, <https://doi.org/10.1002/cb.334>.

- Olender-Skorek, M., 2017. The growing importance of sharing in the modern economy, *Ekonomiczny Trud Usług*, nr. 1. (2017) (126), T 1, pp. 257-265.
- Paczkowski, T., Kamela, A., Szyl, M., 2020. Sharing economy – the birth of a new economic system? Future, opportunities, threats. Warsaw School of Economics, Poland, pp. 60-72.
- Piketty, T., 2015. Capital in the 21st century. Warsaw (Poland): Krytyki Polityczna Publishing House, pp. 293-302.
- Puschman, T., Alt, R., 2016. Sharing economy, *Business & Information Systems Engineering*, vol.58, no.1, pp. 93-99.
- PwCPolska, 2016. (Co) divide and rule! Your new business model does not exist yet, Report, p. 4, <https://www.pwc.pl/pl/pdf/ekonomia-wspoldzielenia-1-raport-pwc.pdf>.
- Rifkin, J., 2016. A zero marginal cost society. Warsaw. EMKA. Poland, pp. 257-258.
- Rude, L., 4 Keys to a Successful Sharing Economy Business Model, [https://www.text100.com/articles/technology/successful-sharing-economy-bussiness-model/\[17-12-2020\]](https://www.text100.com/articles/technology/successful-sharing-economy-bussiness-model/[17-12-2020]).
- Rudawska, I., 2016. The sharing economy, i.e. shared consumption and other forms of alternative access to goods. *Scientific Journals of the University of Economics in Katowice*, Poland, No. 254, pp. 181-189.
- Rosati, D., 2017. Economic policy. Selected Issues. SGH Publishing House, 405.
- Sobiecki, G., 2016. Sharing economy – conceptual dilemmas. In: Poniatowska-Jaksch, M., Sobiecki, R. (Ed.). *Sharing economy*, Oficyna Wydawnicza SGH, Warsaw, Poland, pp. 27-38.
- Stockholm, B., 2017. The sharing economy – concept, sources, potential. *Scientific Journals of the Cracow University of Economics*, 6 (966), pp. 89-103.
- Tapscoot, D., 2009. Digital Excellence. How the network generation changes the world, *Wydawnictwa Akademickie i Zawodowe*, Warsaw, Poland.
- Walsh, B., 2011. 10 ideas that will change the world. Today's smart choice: don't own share. *Time*, March 17. http://content.time.com/time/specials/packages/article/0,28804,2059521_2059717,00.html [03-10-2020].
- Zgiep, Ł., 2016. Cooperation or sharing – what is this new economy really like?, <https://zgiep.com/wspolpracy-czy-wspoldzielenia-jaka-naprawde-jest-ta-nowa-ekonomia/> [10-03-2021].