

DIGITAL LOCAL CURRENCIES AS AN ALTERNATIVE DIGITAL PAYMENT METHOD FOR BUSINESSES TO OVERCOME PROBLEMS OF COVID-19 PANDEMIC

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Abstract: The usage of digital currencies and digital payments such as cryptocurrencies and card payments have been rapidly increased during Covid-19 pandemic because of providing contactless payments and keeping social distance between individuals. The number of contactless payments users was 440 million before the Covid-19 period, then the number of users increased rapidly and reached around 760 million in 2020 (Statista, 2021). In this regard, this paper investigates the perspectives of businesses regarding the usage of a local digital currency and its payment methods. Moreover, this paper investigates the incentives or supports that businesses might provide for their workers or customers to increase the usage of this currency. The researchers adopted a case study and performed structured interviews with the experts. Moreover, they also applied a non-probability sampling method, purposive sampling since this method is applied by researchers when aiming to explore a specific issue and intentionally selecting the extreme examples. In this regard, the researchers deliberately chose 25 businesses that operate in a disadvantaged region, namely, Cieszyn Silesia where a prospective local currency implementation can be applied by practitioners to overcome the negative economic outcomes of Covid-19. Since digital local currencies make significant contributions on economic conditions of disadvantaged regions, selecting respondents that have minimum 10 years experiences in businesses of a disadvantaged region makes this paper to fulfil the research aims. The researchers have also prior knowledge about this topic, and this is another reason of employing this sampling method. The researchers collected both qualitative and quantitative data and this paper is a kind of descriptive research. The researchers just indicated the result by accumulating the responses in Microsoft Excel and stating the responses that the survey participants answered for open-ended questions. According to the results, all businesses are prone to use digital currencies and are interested in accepting digital payments with these currencies. Regarding supports, businesses have willingness to provide bonuses and incentives to their employees, and customers to increase the usage of these currencies. These results might provide strong evidences to implement a digital local currency under the conditions of Covid-19 pandemic in a disadvantaged region.

Key words: Covid-19, digital payment, digital local currency, digital currency, community currency, trade, SMEs, business supports, case study.

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Introduction

The covid-19 pandemic firstly appeared in December, 2019, Wuhan, China caused many changes in payment methods and consumer behaviours. For instance, the usage of paper money has become suspicious because of its role in the spread of this Covid-19 virus. Procedures such as social distance and lockdowns have also necessitated the usage of digital and contactless payment methods that are based on digital technologies (De' et al., 2020). According to a survey of Statista, there is an increasing volume in the number of people who have used contactless delivery and online buying more than usual. Mobile pos payments have almost doubled in Czechia and Poland between the years of 2019 and 2020 (Statista Digital Payments, 2020). These actions have rapidly increased the usage of digital payments by individuals. In this regard, usage of digital local currencies might also be an alternative way to make payments under the conditions of Covid-19 pandemic. This is because except in paper form, local currencies are also created in a digital format. Thus, this paper purposes to find and examine the digital payment methods that potential business users of a local currency select when trading with other businesses and their clients.

Some local currency implementations have also been an alternative way to overcome economic issues of disadvantaged regions (Gimenez and Tamajon, 2019) within the strategies of their economic growth by means of innovative tools which become especially important for regions with immature financial environment (Kostiukevych et al., 2020). For instance, a disadvantaged region, namely, Cieszyn Silesia is next to the Polish-Czech borders and it has highlands namely, Beskyd mountains. Regions next to the borders (Gajdová and Tuleja, 2015) and also mountain regions have more economic issues comparing to other places (Dołzbłasz and Raczyk, 2015). Moreover, the regions that are close to Poland-Czech borders have also problems regarding industrialization (Wróblewski, 2016), therefore, businesses that are located next to Czech-Poland borders have some troubles regarding their economic conditions (Gajdová and Tuleja, 2015). In this regard, this paper will investigate 25 businesses that are located in such a disadvantaged region. 24 of those businesses are SMEs. Although SMEs play a vital role in innovative activities (Dvorský et al., 2020; Lewandowska and Stopa, 2019), labour market balancing via the human capital quality development (Bilan et al., 2020; Mishchuk et al., 2016) and exports of countries (Žufan et al., 2020), SMEs usually have lack of financial sources and assets (Metzker and Streimikis, 2020; Korcsmáros and Šimova, 2018; Rogalska, 2018). Therefore, using local currencies in their trade might make those SMEs to increase their sales, revenues and performances even under the conditions of Covid-19.

Except this, this paper also purposes to investigate business users' prospective supports to their workers regarding the usage of a digital local currency. Bonuses

are considered as financial supports to analyse this issue. Therefore, the research questions might arise as follows: What are the payment methods that potential business users select to use a local currency implementation? and How do prospective business users provide supports to increase usage of local currencies?

Although many studies mention the impacts of local currencies on restricted regions (Gimenez and Tamajon, 2019; Dini and Kioupkiolis, 2019), they have worked on it before the Covid-19 out-break. Furthermore, some other researchers have analysed the influences of Covid-19 on financial conditions of businesses (Pantano et al., 2020; De' et al., 2020). But different from these studies, this paper investigates the perceptions of businesses regarding payment methods that they select and supports that can provide to increase usage of digital local currencies. Therefore, this study makes significant value addition to the literature and practitioners, academicians, governments, financing institutions, SMEs can receive benefits from the results of this unique paper.

The remaining parts of this paper is presented as follows. The paper explains more details about investigated variables in Literature Review section. Then the methodological approaches that the researchers employ and the data that the researchers examine are explained in Methodology and Data section in detail. The findings of this paper are clarified in Section 4 under the name of Results. Section 5 discusses the main results by providing some policy implementations and arguments that might be matter for the results. In conclusion, the paper summarizes the main points of this research.

Literature Review

Lockdowns and sealing the borders during the pandemic have made majority of people and businesses to do trade only in the region where they have been located. Thus, existence of local digital currencies in a specific region might provide an alternative payment method for individuals and local businesses since they provide contactless transactions in a specific region and enable more interactions with business and other individual local users (Ključnikov et al., 2020). Digital currencies are mostly based on cryptos to make electronical transactions and people in these transactions are not known publicly (Bucko et al., 2015). By using these digital platforms, users can log in their accounts and make transactions or payments (Diniz et al., 2018).

Transactions with digital money can also be done by digital devices such as smartphones, smartwatches, tablets and computers (Diniz et al., 2018) via mobile applications or online platforms (Diniz et al., 2018; Gimenez and Tamajon, 2019; Bucko et al., 2015) with nonexistence of any controls of sovereign powers such as governments (Gimenez and Tamajon, 2019; Bucko et al., 2015). The growing penetration of IT in business and societal relations allow to use these possibilities with high efficiency (Bilan et al., 2019; Suebsaiaun & Pimolsathean, 2018), especially considering recent changes of employability peculiarities and consumers attitudes towards digital tools (Pauceanu et al., 2020; Victor et al., 2019).

According to Statista (2021), the number of cryptocurrencies has almost doubled after Covid-19 pandemic. Since, practitioners of digital currencies mostly apply block chain technology (Diniz et al., 2018), this technology also can make digital currency users to feel safe when making transactions. All these benefits might stimulate usage of these currencies and increase awareness of individuals and businesses to use digital local currencies to overcome issues related with Covid-19. Thus, this paper investigates the perceptions of businesses whether they are interested in using a digital local currency or not.

Financial and social supports might be another way to increase and stimulate usage of these currencies. In some conditions such as Covid-19 pandemic governments or other practitioners can also give some financial supports for their citizens or users. For instance, practitioners and business users can transfer some digital money into potential users' accounts. By doing so, they can stimulate the usage of these currencies and expand its widely usage. They can also make some campaigns with supports of their sponsors (Hammami et al., 2014). On the other hand, in a local currency implementation, users might not only gain some extra money but also receive discounts when they put money to their local currency account. Individuals are also able to get more money when they make someone to participate usage of this currency. The users of these currencies are also appreciated to gain incentives and financial encouragements of local authorities (Walton and Johnston, 2018). For these reasons, the supports, bonuses or incentives that business users provide for their customers have vital importance to expand the usage of these currencies.

Some of local currency implementations get some money from their users as a membership fee, redemption fee, participation fee and charge them with some expenses to finance their local currency systems (Civelek et al., 2019). These expenditures can create obstacles for potential users and decrease their willingness to use these alternative payment methods. In this regard, practitioners of these currencies should consider consumers' behaviour when taking a decision to finance their system. Thus, the perceptions of business users regarding usage fee have also analysed this paper to understand potential users' behaviours when facing such expenses.

Methodology and Data

The aim of this paper to find and explore the payment methods that potential business users of a local currency want to use in their transactions and the supports that they provide for their workers and practitioners of local currencies. In parallel with the selected purpose, the case study strategy was adopted by the researchers regarding understanding of the context of the local digital currency implementation and its payment methods. This is because this method enables researchers to identify and explore important facts in line with the selected aim. Structured interviews were performed by the researchers to collect data from the respondents. The reason why the researchers implemented structured interview is to find out the perceptions of businesses regarding the usage of digital currencies, payment

methods and their efforts to increase usage of these currencies by their prospective and existing clients. The research team met with the respondents, asked pre-prepared questions and made records for the responses. The researchers also employed one of non-probability methods, namely, purposive sampling method to have respondents. The reason why the researchers have selected this sampling method is that the researchers have prior information about the aim of their research and depending on this information they have chosen the respondents who fit well with the selected purpose. Another reason for that is that the researchers wanted to contact with particular people who reflect the purpose of the study. In this regard, the research team has selected the respondents who are experts and have minimum 10 years experiences in their fields.

The questionnaire consists of 37 open, category and list questions and 12 of them are related with size, legal form, industry, age of businesses and work experience, age, gender and education of respondents. Data collection period started from September 2019 and finished at March 2020. But most of the interviews were performed in the period between December 2019 to March 2020 while Covid-19 pandemic were in existence around the globe. 15 owners, 3 shareholders, 7 CEOs, managers and directors that have been working for 25 different businesses are the respondents of the online questionnaire. Thus, the sample this paper consists of businesses that have been doing their businesses in a mining district in Beskyd mountains that is located in Silesia.

To explore the perceptions of the respondents, the researchers aimed to get qualitative data, but since there were also some survey questions that based on quantitative data, the research includes both qualitative and quantitative data. Although, qualitative and quantitative data were gained at the same time, the researchers investigated them separately in line with the research purposes. To determine the perceptions of businesses regarding the usage of digital currencies, open and dichotomous (yes, no) questions were directed to the respondents. On the other hand, due to investigating the results of some open questions, this paper is also kind of descriptive research. This is because descriptive researches give some chances to researchers to find and express behaviours and opinion of the survey participants (Saunders et al. 2009). Since this paper aims to explore the perceptions of the analysed businesses regarding the supports and incentives that might apply to increase usage of these currencies, this approach is suitable to perform. In this regard, this paper also follows inductive approach regarding the qualitative data that includes how businesses perceive and think about the supports and encouragements that they might provide.

Table 1. Measurements in the Questionnaire

Constructs	Measurements
Payment method	Q1- Would you be interested in joining the paper or digital form of local currency system to support your own business? Q2- Which methods of payment in local currency you would be

	willing to accept?
Support by business users	<p>Q3- After entering the local currency system, do you see the possibility of providing a bonus to your employees?</p> <p>Q4- What would you suggest to finance the local currency system?</p> <p>Q5- If you agree to periodically reduce the local value currency, what will be the frequency of period that you would suggest?</p> <p>Q6- If you agree to periodically depreciate the local currency, which rate will you offer for depreciation?</p> <p>Q7- The practitioners of local currency want to receive fees from payment transactions to finance the operation of the currency and return part of it back to the region. For which purposes, should they receive these fees? Choose how you would like the funds raised to be used.</p>

The sample profile is depicted below in Table 2. According to this table, majority of the firms in the sample have been operating in the following parts of Cieszyn Silesia region: Trinec, Český Těšín and Jablunkov. 72% of these businesses (18 firms) operate only in Cieszyn Silesia region, while 28% of total firms in the sample (7 businesses) also operate in other geographical regions. Regarding legal structure, a business is a Joint Stock company, 14 firms work under the legal structure of sole proprietorships, 7 businesses work as limited liability companies, and other 3 firms are government sponsored organizations.

Table 2. Sample profile

		n	Share
Firm size	Micro	18	72%
	Small, medium& larger	7	28%
Gender	Male	15	60%
	Female	10	40%
Work exp	Up to 10 years	15	60%
	More than 10 years	10	40%
Age	Up to 40 years old	11	44%
	More than 40	14	56%
Education	Less than bachelors'	9	36%
	Bachelors and more	16	64%
Total		25	100%

Results

The investigated businesses believe that they have enough products and services to make customers to buy with local currencies. Since all of these analysed businesses do their operations in various sectors, they can gain their income by local currencies from cinemas, movies, refreshments, educational events, local products

such as Czyż liqueurs, Ovečka pension products, Hrčavský grunt-cheese products, Hrčavské beer, wine of other local producers etc. For instance, one of the respondents state that he can sell roasted coffee, and coffee products to gain income by the local currency. Burgers, lemonades, cheeses, sausages, ready meals, pastries, food, refreshments, milk, syrups, liqueurs, catering services, complete offer of a tea room, drinks and food, yoga exercises, other sports physical activities, everything from the range of catering and sports services, sauna, accommodation, services in support of regional activity, physiotherapy, rehabilitation, wellness and movement coach services are other products and services that business might receive their income by the local currency.

The analysed businesses have never used any digital or paper form of a local currency since they have not been a member any local currency implementation. But all of them are interested to join a local currency system to support their businesses. On the other hand, 12 of them are prone to use it only in digital form, while others (13 firms) state that they can use it in both form digital and paper.

Table 3. Results

Questions	The choices	No of responses
Payment method	QR code	21
	Bank, chip, bonus card	33
	Direct transfer to account	3
Supports Bonus to employees	Yes	21
	No	2
	Neither agree nor disagree	2

Note: The responses do not up to 25 for payment methods since it is directed as a multiple answer question

Regarding payment method that potential business users of a local currency are interested to accept, digital formats such as using QR code in a mobile phone (21 responses), bank, chip or specialized cards such as bonus card (33 responses), direct transfer via accounts (3 responses) are most popular methods that businesses are prone to accept as a payment method. Although 12 firms do not accept credit cards as a payment method in their trade, all the analyzed businesses are tolerant to accept the payments with QR code, credit and bank cards and also with direct payments in case of using a digital local currency. The number of responses do not up to 25 since the question regarding payment method have been directed as a multiple answer question. On the other hand, there is only one respondent that also accepts paper money as a payment method for his sales or purchases. According to two respondents, they do not care about the payment methods, thus, they can accept the payments in all forms.

Regarding supports that potential business users can provide for their employees and customers. 21 respondents state that after entering a local currency system, they might provide a bonus to their employees, while 2 respondents do not agree with this fact. One of the respondents does not agree to provide bonus, clarifies that

“Another bonus system has already in existence”. Other 2 respondents neither agree nor disagree with this statement.

To finance local currency system, eight respondents suggest that practitioner might set a specific percentage and charge users' each transaction that they make with local currencies. Other 21 respondents suggest that periodic depreciation of the local currency might be provided by practitioners depending on sales of business users. Similar with the question related with payment method, the number of the responses do not up to 25 because of directing this question as a multiple answer question. 13 respondents who accept the periodic depreciation of local currency suggest that the depreciation in local currency should be each month, while others (8 respondents) offer that the depreciation might be in every three months.

Moreover, 10 respondents suggest that the depreciation rate might be 1%, while 8 respondents might accept 2% rate for depreciation. Lastly, other 3 survey participants are agreed with 3% depreciation rate for periodic depreciation of local currencies. The businesses that accept payments with credit cards pay also some fees for these transactions. For instance, 6 of these businesses pay 0.99%, 3 firms pay 1.99%, and 3 of them pay 2.99% fees for each payments that they receive by credit cards.

When converting digital currencies to national currencies users also face with some costs. Regarding this fact, 2 of the investigated businesses accept 0.99%, 2 firms accept 1.99%, 4 businesses accept 2.99%, 3.99% is also acceptable for 4 respondents, 4.99% is acceptable for other 2 businesses, while 9 enterprises are agreed with the fact that 6.99% is acceptable when converting local currency to national currency. There is only one respondent who accept 11.99% to make conversion of digital currency into national currency.

Corresponding to financing digital local currency systems, some particular percentages might be defined to charge users for each transaction according to analyzed businesses. Regarding the fees that practitioners can receive, businesses suggest that the practitioners can use these funds for the development and creation of local projects. The respondents also state that those local projects can provide supports for local producers or service providers, and for the development of local currencies and its systems. Moreover, the respondents also state that those supports might stimulate local firms' trading activities. The respondents also propose that practitioners might give these funds or fees to local authorities to support local activities including local customs, traditions ad sport events.

Discussion

As confirmed in the results of this paper, all of businesses are agreed to use digital local currency and most of them are interested accepting the digital payments. These results indicate businesses positively perceive the usage of digital currencies and digital payment methods. Therefore, payments with digital local currencies might play important role when surviving against Covid-19 pandemic even after this fatal disease. Furthermore, to overcome some negative impacts of Covid-19 for

economies, some governments have also employed digital technologies to provide better services for their citizens (Whitelaw et al., 2020). Therefore, supports of governments are needed to finance and stimulate usage of these digital currency systems.

Even before the Coronavirus outbreak, Ikonen et al. (2018) analyzed some viruses including coronavirus oc43 in 2015-2016 peak period of influenza and found coronavirus oc43 virus in the buttons of plastic payment terminal of a pharmacy in the airport in Helsinki (Ikonen et al., 2018). This is also another argument that proves how this virus can influence people life. Therefore, governments should give some subsidies and incentives for business users individuals and practitioners to increase the contactless payments that enable to keep social distance between people and to provide safe transactions for people.

Since people live in the era of advanced technologies such as using application via mobile phones to make digital payments this fact reminds individuals the importance of these payment technologies and existence of other technological devices. In this regard, existence of mobile operators also carries high importance for digital local currency actions since sim card operators are also providers of internet connection (Diniz et al., 2018). Individuals do not need to go out to make shopping when using these platforms. Practitioners and businesses users might collaborate to fulfil urgent needs of the individuals under the conditions of Covid-19. For these reasons, governments do not only need to make collaborations with practitioners, business users and individuals but also make some campaigns with sim card operators to expand the usage of digital currencies to overcome issues that people face in their payments regarding Covid-19 pandemic.

According to Pfajfar et al. (2012) countries that are under the circumstances of good economic conditions and have national currencies do not fluctuate, create efficient environments for local currencies to be sustainable (Pfajfar et al., 2012). Moreover, political structure of countries is also important since democratic environments make positive contributions for people to have collective activities (Miao et al., 2015). According to Bloomberg (2020), even during Covid-19 pandemic, exchange rate of 1 Euro to Czech koruna has only differed around between 25 to 27 koruna. When it comes to exchange rate of 1 euro to Polish Zloty during the pandemic, it has only differed between 4.3 to 4.6 zloty (Bloomberg, 2020). These indicators show that Poland and Czechia have good economic conditions and have stable currencies. Moreover, both of those nations are under the regime of democracy, thus, implementing a digital local currency in this specific region and under these conditions might be a recipe to reduce negative economic influences of Covid-19.

According to Parino et al. (2018), the adoption of digital currency is highly correlated with trade freedom and Internet penetration of a country. According to Trade freedom index (2020), both of these nations' score from this index is higher than the average of the world (world average is 74, while scores of Czechia and Poland are 86). When it comes to internet penetration, world average is 59% while

this rate is 77.88% in Czechia and 76.73% in Poland. Therefore, these volumes might also be strong arguments why practitioners should implement a digital local currency in Cieszyn Silesia region.

Conclusions

Developments in digital technologies have increased popularity of online payment platforms by enabling the usage of smartphones, applications and other technological devices that make individuals to make online transactions. Except these developments, some disasters and fatal diseases such as Covid-19, have also increased usage of digital and contactless payment methods. In this regard, local digital currencies might be an alternative way that governments can stimulate the usage of these currencies. To look at this fact from the perspective of businesses, this study aims to explore the payment methods that firms select for their transactions with a local digital currency and encouragements that these businesses provide for their employees and practitioners of these currencies to increase the usage of a local digital currency implementation.

In order to achieve this aim, this research adopted a case study strategy. Moreover, the researchers have employed structured interviews with experts who are well experienced in their field. Thus, purposive sampling method is also applied by the researchers and the data is collected from 25 businesses that have been operating in a border region between Czechia and Poland. The results of this descriptive research indicate that business are interested with using a digital currency and approve the usage of QR codes, bank and credit cards and direct transfers when making sales and purchases. Majority of analyzed firms are also agreed to give bonuses to their workers with these digital currencies. The respondents have also declared the fact that fees, depreciations in the currencies might be acceptable for them although they have different ideas regarding percentages in the depreciation and fees in the transactions when using these currencies. Moreover, when these potential business users want to make exchange from digital currency to national currency, they have also different ideas regarding the rate of commission. Some of businesses also pay some commission when they accept payments with credit cards. Under these circumstances, cooperation of governments, financing institutions, practitioners, business users are required to fix a common rate for these transactions. This is because under the circumstances of Covid-19 pandemic, policy makers and other players in the markets should stimulate usage of such payment methods to make people to have safe transactions with no contact and reduced interactions by keeping social distance. Increasing internet penetration under the regime of democracy and government supports create safe environment for local digital currencies to circulate, thus, implementing a digital currency such an environment might be an effective payment method to cope with issues related Covid-19.

Although, this study makes significant contributions to the existing literature and differ from other studies by providing strong proposals about payment methods and

supports in the era of Covid-19 pandemic, this paper has some limitations. The number of respondents is one of the limitations that this study face. Therefore, the authors were not able to compare the results depending on the characteristics of firms and respondents. Moreover, since this paper only focus on a specific region, the authors have no opportunity compare their findings from other regions or countries.

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CYFROWE WALUTY LOKALNE JAKO ALTERNATYWNA METODA PŁATNOŚCI CYFROWEJ DLA PRZEDSIĘBIORSTW DO PRZEZWYCIEŻENIA PROBLEMÓW PANDEMII COVID-19

Streszczenie: Wykorzystanie walut cyfrowych i płatności cyfrowych, takich jak kryptowaluty i płatności kartą, gwałtownie wzrosło podczas pandemii Covid-19 ze względu na zapewnianie płatności zbliżeniowych i utrzymywanie dystansu społecznego między jednostkami. Liczba użytkowników płatności zbliżeniowych wynosiła 440 mln przed okresem Covid-19, następnie liczba użytkowników gwałtownie wzrosła i osiągnęła około 760 mln w 2020 r. (Statista, 2021). W związku z tym niniejszy artykuł bada perspektywę firm dotyczące korzystania z lokalnej waluty cyfrowej i jej metod płatności. Co więcej, w niniejszym opracowaniu zbadano zachęty lub wsparcie, jakie firmy mogą zapewnić swoim pracownikom lub klientom, aby zwiększyć wykorzystanie tej waluty. Badacze przyjęli studium przypadku i przeprowadzili ustrukturyzowane wywiady z ekspertami. Co więcej, zastosowali również metodę próbkowania bez prawdopodobieństwa, próbkowania celowego, ponieważ metoda ta jest stosowana przez badaczy w celu zbadania konkretnego

problemu i celowego wyboru skrajnych przykładów. W związku z tym badacze celowo wybrali 25 firm, które działają w mniej uprzywilejowanym regionie, a mianowicie na Śląsku Cieszyńskim, gdzie praktycy mogą zastosować potencjalne wdrożenie lokalnej waluty w celu przezwyciężenia negatywnych skutków gospodarczych Covid-19. Ponieważ cyfrowe waluty lokalne mają znaczący wpływ na warunki gospodarcze regionów znajdujących się w niekorzystnej sytuacji, wybór respondentów, którzy mają co najmniej 10-letnie doświadczenie w przedsiębiorstwach w regionach znajdujących się w niekorzystnej sytuacji, sprawia, że niniejszy dokument spełnia cele badawcze. Badacze posiadają również wcześniejszą wiedzę na ten temat i jest to kolejny powód stosowania tej metody próbkowania. Naukowcy zebrali dane zarówno jakościowe, jak i ilościowe, a niniejszy artykuł jest rodzajem badania opisowego. Naukowcy po prostu wskazali wynik, gromadząc odpowiedzi w programie Microsoft Excel i podając odpowiedzi, które uczestnicy ankiety odpowiedzieli na pytania otwarte. Zgodnie z wynikami, wszystkie firmy są skłonne do używania walut cyfrowych i są zainteresowane akceptacją płatności cyfrowych w tych walutach. Jeśli chodzi o wsparcie, firmy są gotowe zapewnić premie i zachęty swoim pracownikom, a klientom, aby zwiększyć wykorzystanie tych walut. Wyniki te mogą dostarczyć mocnych dowodów na wdrożenie cyfrowej waluty lokalnej w warunkach pandemii Covid-19 w regionie o niekorzystnym położeniu.

Słowa kluczowe: Covid-19, płatność cyfrowa, cyfrowa waluta lokalna, waluta cyfrowa, waluta społecznościowa, handel, MŚP, wsparcie biznesowe, studium przypadku.

数字本地货币作为企业解决 COVID-19 大流行问题的替代数字支付方式

摘要: 由于提供非接触式支付和保持个人之间的社交距离, 在 Covid-19 大流行期间, 数字货币和数字支付(例如加密货币和卡支付)的使用迅速增加。在 Covid-19 时期之前, 非接触式支付用户数量为 4.4 亿, 然后用户数量迅速增加, 到 2020 年达到约 7.6 亿(Statista, 2021)。在这方面, 本文调查了企业对使用本地数字货币及其支付方式的看法。此外, 本文调查了企业可能为其员工或客户提供的激励或支持, 以增加这种货币的使用。研究人员采用了案例研究, 并与专家进行了结构化访谈。此外, 他们还应用了一种非概率抽样方法, 即有目的抽样, 因为这种方法是研究人员在旨在探索特定问题并有意选择极端示例时应用的。在这方面, 研究人员特意选择了 25 家在贫困地区经营的企业, 即 CieszynSilesia, 从业者可以在那里实施预期的当地货币, 以克服 Covid-19 的负面经济后果。由于数字本地货币对贫困地区的经济状况做出了重大贡献, 因此选择在贫困地区至少有 10 年业务经验的受访者使本文能够实现研究目的。研究人员也有关于这个主题的先验知识, 这是采用这种采样方法的另一个原因。研究人员收集了

定性和定量数据, 本文是一种描述性研究。研究人员只是通过在 Microsoft Excel 中累积回答并说明调查参与者对开放式问题的回答来表示结果。根据结果, 所有企业都倾向于使用数字货币, 并有兴趣接受这些货币的数字支付。在支持方面, 企业愿意为员工和客户提供奖金和奖励, 以增加这些货币的使用。这结果可能为在 Covid-19 大流行的条件下在弱势地区实施数字本地货币提供了强有力的证据。

关键词: Covid-

19, 数字支付, 数字本地货币, 数字货币, 社区货币, 贸易, 中小企业, 商业支持, 案例研究。