

UNLOCKING THE SHARING ECONOMY: REDEFINING CONSUMER BEHAVIOUR IN SLOVAKIA

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Abstract

The global landscape has experienced significant transformations, driven by technological advancements, the spread of information technologies, online communities, and globalization. Within this context, the collaborative economy has emerged as a modern marketplace connecting supply and demand through sharing. This system encompasses not only material goods but also services, experiences, knowledge, and information. Despite its elusive definition, the collaborative economy challenges traditional consumption patterns, prompting a re-evaluation of ownership paradigms. This study investigates the impact of the collaborative economy on consumer behaviour in Slovakia, where its adoption lags other Visegrad Group countries. Through empirical analysis, the research aims to gauge awareness and utilization levels of the collaborative economy in Slovakia, providing insights into its potential implications for consumer dynamics in the region.

Keywords: transformation, collaborative economy, consumer behaviour.

1. INTRODUCTION

The world has changed significantly in various areas over the past decades. This change can be observed in various areas of a person's life. Advancement in scientific and technical progress, technologies as such, development of information and communication technologies, emerging web communities of people, social networks, but also the impact of globalization, multiculturalism, changes in customary ideas and many other criteria that play an important role. Not only these, but also many other, at first glance not incredibly significant factors, helped to "start" a new economic model, known as the collaborative (shared) economy. Sharing as a concept has been known since time immemorial. In its essence, the shared economy did not invent something completely new and unconventional. It has become a more modern market, connecting supply and demand, i.e. providers and consumers as two basic groups entering the

sharing system. Nowadays, sharing is not just about material goods. The principle of sharing can be products, services, feelings or experiences, knowledge, information, and this portfolio is constantly expanding. This mutual business "exchange" is conducted on a sharing basis. The concept of the sharing economy seems simple. Its precise definition is impossible. Certainly, the collaborative economy brought with it a re-evaluation of the view on ownership. The sharing economy offers an alternative to ownership. It tries to indicate (especially towards the future) how in addition to the traditional understanding of consumption, sharing and exchange can work. In general, however, it can be said that the collaborative (sharing) economy is a system based on the sharing of products and services directly between individuals for a certain financial fee. Following the examples of many countries where this system was established, the collaborative economy appeared in various forms in Slovakia as well. The main goal of this work is to find out the impact of the collaborative economy on consumer behaviour, to verify to what extent the collaborative economy is known and used in SK conditions, as the rate of its use lags significantly behind other V4 countries.

2. LITERATURE REVIEW

The sharing economy as a part of human life in its essence has existed for a long time. Many times, people used its services or products daily. However, the exact name as the sharing economy, the collaborative economy/economy, has only spread in recent decades. This fact was caused by the fact that many experts and the public became more interested in this type of economy. The view that the circular economy as a "subsystem" within which sharing can be a helpful tool for managing world crises resonates with the current development of the world, economic as well as environmental needs. Sharing tries not to "dictate" but to suggest what different alternatives the inhabitants of a given country have in their daily activities. It compares a new and sophisticated way of perceiving transactions, exchanges, cooperation of individuals, businesses, and other entities with the linear system on which the economies of the countries of the world operate with a market-driven system (Minarik et al., 2022). However, authors have only devoted themselves to the sharing economy in recent years, or decades. Historically, the first attempt to define and create a comprehensive framework that would discuss the sharing economy came from the authors Felson and Spaeth (1978), who used the term collaborative consumption for this designation. Officially, the first worldwide platform that met the conditions of this economic model was the eBay platform, which still operates today. It represents a kind of global digital market, with a wide portfolio of products that have already been used. However, they can provide their value and functionality to another consumer. At the same time, the authors Botsman and Rogers (2010) followed up on these ideas and, as one of the world's first authors, look at sharing in a more comprehensive and comprehensive way. They specify what activities fall into this economic model and how it can be characterized. Many Slovak

and Czech authors also began to address this issue. Among the most important, authors will mention the authors who began to focus on this issue in more detail. Analyst of the Institute of Economic and Social Studies Chovanculiak (2020), who in his book publication explains and mentions the basic element of the functioning of this system, which is the willingness to enter a mutually beneficial transaction, especially through sharing economy platforms. Kotlebova et al. (2020) describe the issues governing legal relations in the business model of the shared economy, which recalls facts pointing to the fact that the platforms of the shared economy (collaborative economy) are part of the single market of the European Union. It comprehensively discusses the legal relationships concluded in this business model, as well as the participation of participating entities. However, sharing is no longer just a phenomenon that can be done without any rules and regulations. Malkowska et al. (2021) comprehensively analyses the forms of the shared economy in the environment of small and medium-sized enterprises. Through the sharing economy, it is possible to achieve a more efficient use of goods or services owned by ordinary people, which can influence consumer behaviour. Individuals can thus move away from a consumer society in which it is important for people to own goods or services, towards a society in which people eliminate the need to own and focus on sharing goods and services with a community of people for their full use. The shared economy is also addressed by the Grofcikova (2020), who discusses the principles and solve the issue of the sharing phenomenon through the instruments of financial law, tax law and social security law in the Czech Republic. Similarly, Grofcikova (2020) she discusses the potential crimes that can arise from the use of sharing and warn that it is necessary to pay attention to the responsible behaviour of the providers, the correctness and the quality of the services offered. Hamari et al. (2016) they discuss transport applications of the shared economy. It details which platforms are the most successful. He describes his publication as a practical guide that discusses the possibilities and functions that modern programs for mobile phones in the field of sharing bring. Foreign authors have been working on this phenomenon since the beginning of the formation of platforms. Among the most important, it is necessary to mention the Marcon et al. (2019), who analyses one of the most famous sharing economy platforms known under the name Uber and explains what phases some sharing economy platforms have to go through and what life cycle these new, usually technological companies have to go through. It outlines the technological maturity, the willingness to take risks to build the "network" of a technological giant. On the other hand, he warns against the uncontrollable power that platforms or management of these companies (Ukko et al., 2019). Most platforms enter the market as unknown startups, i.e. companies that, with their ideas, riskiness and uncertain entry costs, try to overcome the competition and by their functioning give a signal to the public, but also to the authorities of the state power, that their functioning will bring about the "higher welfare of society", the development of the segment, in which they operate and ultimately the development of society as a whole (Lyons & Lazaroiu, 2020; Nagy & Lazaroiu, 2022).

The shared economy and its rapid development are, among other external factors, also caused by scientific and technical progress. It is mobile applications that form the most important element that allows connecting supply with demand, that is, those who provide their services through sharing economy platforms and thereby earn money, and on the other hand, those who are willing to use and pay for such a service. Applications are the means that enable a more flexible and flexible way compared to classic taxi services (Nica, 2021). Muller (2019) and Nagy et al. (2023) point to a new label that has significantly expanded due to the expansion of the Internet - the digital economy. Digitization is increasingly penetrating all spheres of human life. As a result of digitization, businesses optimize their production processes, ensuring a smoother coordination chain from processing raw materials, finalizing the product, to its delivery to customers. The shared economy, by its operation, falls precisely into the segment of the digital economy. Precisely for the transformation of the economy into the digital space, the authors Valaskova et al. (2022) point to the necessity of adaptation of companies to automate the processes that take place in companies. They see technology as an opportunity to develop their marketing, market, and production potential to increase the quality and awareness of their products and services. It gives the company the opportunity to expand new markets and increase its national and global reach. Many states agree and are inclined to believe that the modern economy must be at least partly regulated because it lacks basic rules. Their absence is also addressed by the European Commission, which aims to support consumers, businesses, and public authorities so that they trust the collaborative economy. The shared economy is seen by many as Europe's success in developing new business models. In Slovakia, the sharing economy is not yet anchored in any law, which makes it impossible to prevent undeclared work or other tax and levy fraud. Certain changes are necessary in this case, as they will help eliminate the mechanism without conditions and contribute to the creation of a clean competitive struggle. The publication by the authors Zhong et al. (2021) points to a fact that is necessary to consider in today's dynamically developing world. The perception of the sharing economy as an undesirable business model for individual countries is not justified. Authors are already experiencing massive digitization based on the sharing of information, assets, and human capital. According to this author, businesses operating in a market economy often fail to understand that sharing economy platforms do not need to compete and prosper at their expense. Sharing will help companies thrive by rethinking their standard models of hierarchy, power and bureaucracy and assumed rules of engagement, offering a comprehensive approach to change with practical techniques, examples and case studies drawn from provider experiences. The sharing economy is intricately connected and related to the circular economy and circular economy (Popescu et al., 2022). The environmental problems that today's world must deal with were a signal of the search for alternative ways, including in the context of transport and transport of people, goods and services. In this context, a great effort is made to describe and provide how sharing

and sustainable way can co-exist. Valente and Patrus (2019) outline one of the significant environmental problems of the community of European Union countries - municipal waste and waste management. They point to the necessity of transforming waste and its subsequent recycling and taking more significant steps by the member states. At the same time, they emphasize the necessity of focusing attention on enterprises operating in industrial production, which represent one of the biggest sources of pollution.

3. MATERIALS AND METHODS

The aim of this contribution is to detect the level of development of the collaborative economy in Slovakia, to verify to what extent the collaborative economy is known and used in Slovakia. For these purposes, it was necessary to find out and investigate how this new sharing system is doing well in Slovakia, to what extent, and if at all, people are interested in such services and products. Another important component is finding out what attitude people in Slovakia have towards sharing products and services in Slovakia. Considering the above, authors decided to compile a questionnaire, the main goal of which was to find out whether people in Slovakia use sharing and to find out what their attitude is towards the collaborative economy system. The questionnaire consisted of a total of 18 questions, while the initial questions were aimed at finding out the demographic data of the respondents. Other questions aimed to find out people's interest in sharing, lending, products, and services offered by the sharing economy system. The survey was conducted between December 2022 and February 2023. A total of 215 respondents completed the questionnaire electronically via a Google form. The statistical set consisted of citizens living on the territory of the Slovak Republic of all age categories. However, this work focused primarily on residents over 18 years of age, as in general, persons who turn 18 years of age acquire the capacity to perform legal acts. In such a case, citizens can also provide and use the services offered by the collaborative economy. In this case, the statistical unit consists of 1 citizen living on the territory of the Slovak Republic. A statistical feature is a product/service that can be used within the collaborative economy system. The questions of the questionnaire were designed in accordance with the main goal of the work - to find out the impact of the collaborative economy on consumer behaviour, to verify to what extent the collaborative economy is known and used. The initial survey questions were aimed at finding out demographic factors. For a better orientation and display of demographic factors, authors decided to compile a table based on the obtained data (Table 1).

The rest of the questionnaire was already focused on the collaborative economy system. In the beginning of the questionnaire, it was briefly explained what the collaborative economy means and on what it is based. The first part of the questionnaire was aimed at finding out whether the respondents had encountered this concept, to what extent they support the idea of mutual sharing, and to create an overall

picture of the use of the platforms of this system. The achieved qualitative results, which were realized as part of the questionnaire survey, should also be statistically verified to determine the dependence between the essential factors of the investigation. To verify the dependence between the selected variables, authors chose the Pearson's chi (χ^2) square test, which serves to verify the potential dependence between the studied quantities and is based on comparing the actual (empirical) frequencies with the expected frequencies. An important element is a correctly compiled contingency table of detected data and numbers. Within the contingency table (type $r \times s$) of expected frequencies, the condition must be met, which indicates that at least 80% of the values of the contingency table must be ≥ 5 , none of them must have a zero value (Rimarcik, 2007). Authors tried to verify and interpret the obtained results through a test of independence of statistical signs. Therefore, authors focused on verifying three research hypotheses:

TABLE 1 – DEMOGRAPHIC DATA ON RESPONDENTS

Gender	Percentage expression (%)
Man	43.3%
Woman	56.7%
Age group	Percentage expression (%)
to 20 years	15.3%
21-30 years	43.7%
31-50 years	29.3%
51 and more years	11.7%
Current status	Percentage expression (%)
Pensioner, parent on maternity/parental leave	10.7%
Unemployed	7.4%
Student	34.9%
Employed	47.0%
Monthly income	Percentage expression (%)
1,500 € and more	12.1%
500 to 800 €	18.6%
800 to 1,500 €	21.4%
to 500 €	21.9%
Without income (0)	26.0%

Source: Own processing

H1: The existence of a statistically significant relationship between the age of respondents and the available sectors that respondents can use within the collaborative economy.

H2: The existence of a statistically significant dependence between the respondents' monthly income and the available sectors that the respondents can use within the framework of the collaborative economy.

H3: The existence of a statistically significant dependence between the respondent's monthly income/age/gender and barriers (obstacles) that prevent the use or not using the collaborative economy. Subsequently, based on a questionnaire survey, work try to answer the research question whether support for the idea of sharing products and services depends on the age of the respondent.

4. RESULTS

From the collected data from the questionnaire survey, authors primarily focused not only on the basic demographic features (as shown in Table 1), but the survey was specifically focused on the use of the sharing economy system in the market environment. Authors found out if the respondents had ever loaned someone a certain product or provided services for a pre-agreed financial sum. Authors can talk about a certain form of claim that the provider (the one who lends) has, on the other side stands the "debtor", who has an obligation to the provider. Investigating this type of question makes sense especially from the point of view that people quite often share and borrow products and services from each other for a mutually beneficial amount of money. Often, such exchanges do not take place on the official platforms of the collaborative economy system, but on "mutual agreement". So, authors examined the number of respondents who in the past decided to borrow or share a product or service with someone for a pre-agreed financial sum. Specifically, 60.9% of the respondents answered negatively, that is, that in the past they did not share or lend someone a product or provide services for a pre-agreed financial amount. 39.1% answered the question in the affirmative, that is, that they have already done this type of sharing (borrowing) with someone. From this result, it can be observed and deduced that despite the still prevailing opinion, which gives a negative answer, it is also possible to observe a high proportion of respondents who use sharing in a certain form. Based on the results, it can be concluded that 55.8% of the respondents (in specific numerical terms up to 120 respondents) support the concept of sharing. 95 respondents expressed their disagreement with the mentioned system, in percentage terms 44.2% of the respondents. Among other things, work also focused on individual sectors that can be used within the collaborative economy. Authors investigated people's interest in various forms of sharing and platforms. Respondents could also choose several suitable answers according to the options they chose. Authors also focused on selected sectors in which the sharing system, whether on In Slovakia, or in the world, it has proven itself and has become a benefit for users. Based on the options offered, the respondents could choose sectors that they had already used in the past in the context of the collaborative economy. The tendency of varied responses is evident, as no value is significantly different from the others. From the total number of answers, 22% of respondents said that they had never used any services of the collaborative economy from the mentioned sectors in the past. However, considerable interest among respondents is evident in many sectors. There is significant interest in the sector of sharing and trading with used goods (24% of respondents indicated the use and sharing of goods that have already been used). The sharing of accommodation within the Airbnb platform also recorded a more significant result. 18% of respondents said they used this platform. The third most used sector is the sharing of transport and car resources within the platforms Uber, Bolt, Blablacar. Collective lending (9%), co-working (5%) or crowdfunding (6%)

were also used to a lesser extent in Slovak conditions. Authors also considered it essential to examine what factors related to and associated with sharing affect potential consumers. Researchers asked what factors most significantly influence the decision to (not) use the sharing economy. The most significant factor is affordability, which achieved the highest percentage representation in the questionnaire (29.8%). Environmental protection reached a percentage of 17.7%. The topic of environmental protection and environmental science is currently a much-discussed topic and field. Another important factor is the already discussed ease of ordering the service (15.8%). Simplicity is an aspect in which sharing economy platforms excel, and they also try to save time for users. 12.6% expressed their opinion that none of the mentioned factors would convince them. However, it is no less important to recognize the barriers that prevent or limit the use of the shared economy. The lack of relevant information (25.6%) and fear of damage to one's property (19.10%) proved to be the most significant barriers based on the conducted survey. In Slovakia, the shared economy is still a new concept and is developing at a slower pace. As the survey shows, there is still a lack of comprehensive and relevant information. The second most significant factor is the fear of property damage. Providers therefore often turn to functioning mechanisms to ensure their own safety, as well as securing and insuring their own property. Other factors, such as the reluctance to share and borrow things from strangers, or for some still insufficiently simple manipulation within the framework of logging in (providing or even using) recorded lower percentage values in the overall responses. With the help of other questions and statements, authors tried to find out to what extent the possibilities offered by the collaborative economy are acceptable or unacceptable. Researchers chose the degree of (un)acceptability based on the following characteristics, using a Likert scale: absolutely agree, slightly agree, no agree/no disagree, disagree, completely disagree (Figure 1).

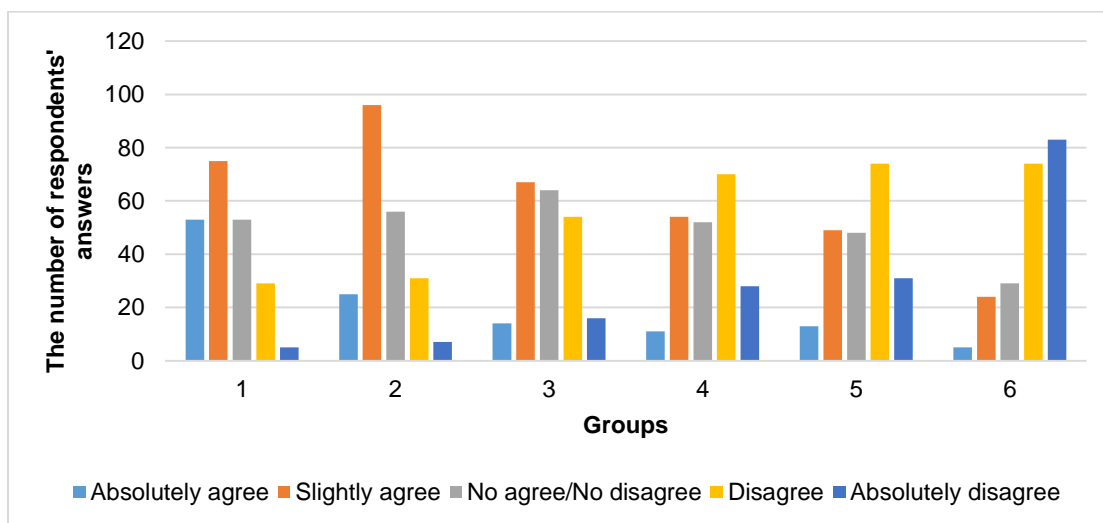


FIGURE 2 – RESPONDENTS' ANSWERS
Source: Own processing

Explanations for the Figure 1:

1. Joining the platform and sharing products and services with people you know.
2. Exchange skills and knowledge with someone you have never met.
3. Sharing a car ride with someone you have never met.
4. Rent your house / apartment to someone you have never met.
5. Sharing or exchanging a house / apartment with someone you have never met.
6. Lending money to someone you have never met.

The figure 1 represents the possibilities that can be used and offered by the sharing economy system. Authors tried to find out to what extent the respondents could relate and how they were satisfied with the statements. As part of connecting to the platform and sharing products and services with people whom the respondents know, a considerable willingness to use the service can be seen in such a case. An important factor here is the fact that people who know each other tend to trust each other more. It can be concluded that such a form of sharing is very satisfactory for people. An interesting result can also be observed from graphs that record the exchange of skills and knowledge with people they have not seen before. Respondents consider such options to be satisfactory. When asked if they would ride with someone in a car they do not know, the answers are no longer so clear-cut. The most recorded responses in this case are moderately satisfactory to unsatisfactory. The respondents expressed more mistrust/reluctance at the idea of renting their house/apartment within the platform to someone they do not know personally. A similar statement and result can also be applied to house or apartment sharing/exchange. Respondents expressed the greatest "disagreement" with lending money to people they do not know. From the conducted research, it is equally obvious that market entities use the products/services of the collaborative economy more than they provide such services. As many as 52.1% of the respondents stated that they had never even considered becoming a provider. The percentage result of 19.1% recorded the possibility that respondents would consider such an option, but do not have enough relevant information or have no one to advise them. The same percentage assessment (19.1%) can also be observed for the possibility that respondents do not consider the possibility of becoming a provider due to insufficient monetary earnings. Only an exceedingly small percentage of respondents stated that they were theoretically considering such an option. The achieved qualitative results, which were realized as part of the questionnaire survey, should also be statistically verified to determine the dependence between the essential factors of the investigation. First, authors examined the age factor of the interviewed respondents and the available sectors of the collaborative economy that potential respondents can use. within this question, respondents could also choose several satisfactory answers. By filtering the data based on the contingency table, authors found up to 334 answers that the respondents

chose. The significance level for accepting/rejecting the hypothesis was set at 0.05. The results of the test (Table 2) indicate that there is no statistically significant dependence between the monitored variables and thus there is no statistically significant dependence between the age of the respondents and the sectors that the respondents can use within the collaborative economy.

TABLE 2 – INVESTIGATING THE (IN)DEPENDENCE OF RESPONDENTS' AGE AND SECTORS OF THE COLLABORATIVE ECONOMY

Basic parameters	
Significance level	0.05
File size	334
Results	
p-value λ^2 test	0.169

Furthermore, attention was also focused on the respondents' monthly income. Authors analysed the monthly financial earnings and, as in the previous case, the sectors of the sharing economy. The results summarized in Table 3 indicate that even in that case there is no dependence between the investigated factors, and thus the monthly income of the respondents does not affect the availability and rate of use of the sectors that the respondents can use within the collaborative economy.

TABLE 3 – EXPLORING THE MONTHLY INCOME AND SECTORS OF THE COLLABORATIVE ECONOMY

Basic parameters	
Significance level	0.05
File size	314
Results	
p-value λ^2 test	0.246

Furthermore, the influence of various factors on the barriers (obstacles) that the respondents consider to be significant in relation to the use of products and services of the sharing economy was analysed. The number of respondents' answers reached a value of 215, as respondents could choose only one of the offered options (Table 4 summarizes the test results).

TABLE 4 – THE LISTED FACTORS WERE INVESTIGATED

Basic parameters		
Significance level	0.05	
File size	215	
Results		
p-value λ^2 test	Monthly income/collaborative economy barriers	0.605
	The age/barriers of the collaborative economy	0.258
	Gender/barriers to the collaborative economy	0.629
Decision		
Hypothesis H0	Monthly income/collaborative economy barriers	retain
Hypothesis H0	The age/barriers of the collaborative economy	retain
Hypothesis H0	Gender/barriers to the collaborative economy	retain

In all cases, the independence between the investigated quantities was confirmed, because the p-value came out smaller than the level of significance α , which is declared by the testing results presented in Table 4. To answer the established research question, focused on the idea of supporting the sharing system regarding the age of the respondent, researchers decided to verify whether there is a statistically significant dependence between the age of the respondents and the support of the idea of sharing products and services. The size of the total set in this case represented 215 responses from respondents (Table 5).

TABLE 5 – EXPLORING THE AGE OF THE RESPONDENTS AND THE OVERALL IDEA/CONCEPTS OF SHARING

Basic parameters			
Significance level		0.05	
File size		215	
Results			
p-value χ^2 test		0.004	
		Value	Sig.
Expression of coefficients	Φ	0.2475	0.004
	Cramer's V	0.2475	0.004
File size		215	

It is therefore possible to conclude that there is a weak statistically significant relationship between the age of the respondents and the support for the use of the sharing economy system.

Based on the results, it can be said that the sharing system (on official platforms or based on mutual agreement) is an acceptable alternative for the respondents, which needs to be paid attention to. The overall concept (idea) of sharing is an interesting and acceptable alternative for many respondents. The percentage of respondents supporting the sharing system (almost 56%) represents a positive signal, leading to an increasing awareness of the collaborative economy in Slovakia. Through research, authors also concluded that affordability is the most important factor in decision-making. A mutually acceptable price significantly influences the choice, both from the point of view of the provider and the consumer. Researchers considered it an important aspect to examine the obstacles (barriers) that affect potential consumers and providers when using this system. It can be concluded that the absence of comprehensive and relevant information still represents a significant problem. Fear of property damage or depreciation also hinders the development of this economic model in these conditions. This inherent concern is a problem that many platforms must deal with. In the same context, respondents who do not accept lending and sharing personal belongings with someone else, or with someone they have never met before. Through further research, it was found that people have a natural and understandable trust in people they know. This factor significantly affects participation in the sharing system. Authors noticed bigger differences in the provision of shared economy services. More than half of the respondents said that they had never thought about providing these services. The willingness to use forms of the sharing economy

is greater than to provide them. From the point of view of statistical verification of the dependence of statistical features, work (except for one case) failed to detect dependence through the chosen statistical method (Pearson's λ^2 square). This finding can be interpreted in such a way that the shared economy in Slovakia is just getting started, the answers are scattered, without a clearly defined trend. However, in one case authors managed to confirm the addiction. By examining the age categories of the respondents and supporting the overall idea (concepts) of sharing, researchers also found and statistically verified that there is a dependence between these investigated variables, which according to Cramer's coefficient V can be characterized as a weak dependence. Media, internet resources and articles, but also authorities at the national or regional level can significantly influence the further direction and functioning of this type of sharing. Spreading awareness of this economic model through various means is crucial. The shared economy in Slovakia should take an example from countries where this model has fully taken off. Many countries encounter the problem of state regulations, which, on the one hand, try to contribute to equal economic competition, where everyone must follow the established rules. However, on the other hand, strict rules may prevent mutually beneficial exchanges and sharing of different products and services. The search for a compromise is a decisive factor in this regard. Often, in various interpretations, the collaborative economy is also referred to as an economy based on use. Research further findings in the questionnaire survey were also directed towards this knowledge. Authors focused on different sectors in which the collaborative economy operates, also found that a large group of respondents did not use the chosen forms of sharing. The most significant interest is in the sector of sharing and trading with used goods. This broadly defined category, which often does not take place on an "official basis", is the most used set among consumers among all the alternatives offered. The sector of shared accommodation services (especially Airbnb) recorded a more significant result from the possibilities offered. On the other hand, the sharing of car rides and transport (especially Uber, Bolt and Blablacar) represents a non-negligible result from the total number of findings. These platforms are often considered the pillars of the collaborative economy, which in a way determined the perception of this economy as it is known today.

5. DISCUSSIONS

According to a study by the Republic of Employers' Union (Zervas et al., 2017), focused on the principles of using the collaborative economy on the example of the European Union, according to the number of "employees" who work in the collaborative economy system, the highest share is in the transport sector (31%), followed by the accommodation sector (29%). The online (digital) skills sector and the finance sector also figured in the above analysis. The analysis also deals with the dominance of collaborative economy sectors within the European Union compared to traditional sectors of the economy. According to this analysis, no sector of the collaborative economy has a dominant and leading position. On the

contrary, the share compared to traditional sectors is still relatively low. According to this study, the collaborative economy sector in Slovakia is at the level of the European Union average (processed according to www.ruzsr.sk). In Slovakia, the system that is still starting up, according to researchers results, does not yet have a clearly defined trend, most of the examined hypotheses and statistical indicators did not prove the existence of a statistically significant dependence. In recent years, increased world authors have been devoted to the shared economy. They discuss the sharing and sharing economy from different perspectives. They examine its strengths and weaknesses, analyse the opportunities that countries will gain by "introducing" the collaborative economy, explore the potential of this economic model and, finally, the pitfalls and imperfections that this shared system must face. It is the imperfections in the overall functioning (especially of the platforms) that represent a challenge to eliminate the shortcomings and attract as many consumers and providers as possible to join this system. These extensive discussions in using the principles of the collaborative economy are also confirmed by research and studies by several world authors. For all of them, researchers would mention at least those outputs that are significantly involved in the investigation of this phenomenon. As stated in a study by the authors Valente and Patrus (2019), the principle of sharing can be products, services, feelings or experiences, knowledge and information, and it is already clear that due attention must be paid to the shared economy, as it is the business area of a new generation of consumers. A study by the authors Hamari, Sjoikint, Ukkonen (2016) states that the development of information and communication technologies significantly contributed to the advancement of the collaborative economy and platforms. This system consists of obtaining, providing or sharing access to goods and services coordinated through a community online space and system. This new economic model is still expected to alleviate the social problems facing the world today. These problems are, for example, excessive consumption, pollution of the environment and air, mitigation of the effects of poverty. According to the authors Cohen and Kietzmann (2014), the perception of sharing has changed substantially. Although many platforms do not yet work completely smoothly, the interest of individuals determines a steady upward trend. This trend is particularly interesting to observe in the context of larger towns and cities, especially where high population growth and increasing population density can be seen. In this case, the offered possibility of sharing cars, bicycles and other forms of transport are a variant that can make life easier for many residents, save money or earn extra. In his studies, (Mohlmann, 2015) expresses the opinion that despite many successful initiatives and measures in the areas of environment and sustainability of individual countries, business and society, the overall trends are heading in an unsustainable way. Especially around production and consumption of goods and services. Therefore, it is necessary to introduce new approaches in addition to existing strategies and political instruments. And it is the sharing economy that has the potential to provide a new way of sustainability. A study by Valaskova et al. (2018) frames the collaborative economy

as a potential path to sustainability, a new form of economic opportunity and a more sustainable form of consumption. However, he also points out that this system should not become a kind of unregulated marketplace. Research by the author Mohlmann (2015) characterizes the economic system of the collaborative economy as a system where participants conduct sharing activities in the form of renting, lending, trading, exchanging goods, services, transport solutions and money. The study further points to the fact that trust, cost savings and overall familiarity of both parties involved in sharing are some of the most important factors for implementing a form of sharing. In his study, Cheng (2016) points to the fact that the collaborative economy has a major impact on tourism and visiting destinations. According to this theory, the sharing economy becomes part of the lifestyle of those who have started using or providing these services. A study by the authors Edelman, Luca and Svirsky (2017) dedicated to the short-term Airbnb platform points to the still persistent problem of discrimination. Discrimination occurs among all categories of landlords. It concerns small landlords sharing real estate, but also larger landlords with several properties. Platforms, on the other hand, take many steps to gradually eliminate these problems and differences. Ert, Fleischer and Magen (2016) also deal with the Airbnb platform. In recent years, this platform has flourished in the accommodation and tourism industry. The mentioned authors also discuss the significant influence of photography and the profile of the host who offers accommodation. This factor significantly affects the choice of accommodation that potential guests consider. The authors Zervas, Proserpio and Byers (2017) deal with the economic impact of the collaborative economy on established businesses in the market. In their study, they point to a causal impact on the revenues of hotels and other traditional accommodation service providers. It is obvious that this type of sharing in places where the accommodation sharing system operates represents a significant competition, especially for hotels. Pricing within Airbnb is flexible, price movements allow the immediate offer to be adjusted to the extent necessary to meet demand. The collaborative economy faces many challenges, it is necessary to constantly try to go in a direction where both parties (providers and consumers) will be able to say that they will use this form of sharing in the future. However, there is a constant debate whether these rules, which have been introduced by sharing economy platforms, are too strict or, on the contrary, too benevolent. However, only practice will show what effects these rules have. Support/help to partially answer this difficult question, however, can be countless satisfied "customers" of these platforms. Although, from researchers' point of view, it is necessary to increase the general awareness of citizens about the sharing economy. If it will be discussed in the media, on the Internet, if the public will have increasingly comprehensive information about such an option, the more mutually beneficial exchanges can be made. Also, if the governments of individual countries support and present this system as an alternative way of using products and services, it is possible that, on the one hand, the demand for sharing products and services will increase. On the other hand, the increase in demand will be compensated by

the increasing supply, that is, those who provide consumers with the products, goods, services, but also experiences, feelings, knowledge, information and much more in various forms. In this context, a question is offered. Will only such efforts and interventions be enough in the future? According to a study by (Mergel et al., 2019), the potential development of this economic and economic model is possible in several directions and areas. They emphasize the announced need for constant expansion of the user base. Platforms should not focus only on the young generation, but by removing obstacles, enable entry for the widest possible range of interested parties. They emphasize the need to think about older people as well. Providers must or they should try to eliminate the "digital divide", facilitate and explain to older people the basics of sharing and using applications and Internet platforms (Brioschi et al., 2021; Dalenogare et al., 2018). They call for the creation of "marketing funnels" where awareness and presentation of options is an aspect that plays a primary and important role. The study further emphasizes the need to invest in social capital, which includes networks of interpersonal relationships within and beyond the platform. In this context, the authors of the study emphasize the necessity to inform about the benefits of sharing. Through education, workshops, users can learn and will be able to be supported in their efforts for individual benefits (e.g. making extra money), but also for societal benefits that stem from the efforts of each individual or sharing participant (Fialova & Folvarcna, 2020). The need to eliminate discrimination on platforms is still of great importance. In this context, according to the authors of the study, it is necessary to educate about gender and ethnic prejudices and try to ensure that the platforms have such mechanisms that assure consumers and providers of seamless inclusion within the platforms and safety. Sharing, especially on official platforms, tends to gain more favour in cities (Harald, 2013; Kovacova & Lewis, 2021). From this point of view, the authors of the study focus on and evaluate the necessity of using rural development in sharing. In the case of well-established services, the collaborative economy can offer new and interesting opportunities (not only financial income) to residents of rural areas and villages (Yang & Gu, 2021). The opinion is also linked to the consideration of the so-called "local sharing" (Maetin, 2016). Sharing is not just about official platforms and international services. In addition to commercial sharing, it is also necessary to focus on local sharing, which is often used by people in their surroundings. Moreover, in addition to commercial sharing, the collaborative economy can also include a wide range of non-profit, social enterprises, local businesses, or cooperatives. Policymakers and international platforms should also think about ways to encourage and support less commercialized forms of sharing.

6. CONCLUSIONS

Dynamics, changeability, constant change of society as such and the environment in which humankind live are key attributes of current economic and social life. However, it is not a coincidence, because

without these and other factors, people would hardly hear about the collaborative (sharing) economy today. Based on inventing new ways, mutually beneficial solutions and possibilities, technologies that already reach a remarkable level today, a collaborative economy, referred to in many interpretations as a shared economy, could arise. Because sharing is the key concept on which this whole system is built.

In general, it can be said that individual countries try to make their laws and regulations apply to the so-called "de facto" and not only "de jure". The efforts of individual states in the form of public regulations and fair competition are essential in all areas of individual life, but also in society. However, it might seem that the sharing economy is trying to break existing laws and regulations. However, as practice shows, it tries not to circumvent all valid regulations, but to create and replace them with its own elements and rules. The shared economy has its supporters, but also its critics. Even today it is not possible to determine an unequivocal and objective truth that would favour one or the other group. However, even today, with so much information available, advancing scientific and technical progress, changes in customary social frameworks, the impact of globalization and other important factors, it is obvious that new systems, also in the field of economics, will find their place and application.

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