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DOI: 10.15290/OES.2021.04.106.05

## **AWARENESS OF POLISH CONSUMERS AS THE BASIS OF DEVELOPMENT FROM THE SHARING ECONOMY IN THE CONTEXT OF OWN RESEARCH<sup>1</sup>**

### **Summary**

*Purpose* – The aim of the article is an attempt to assess the approach of market participants to the sharing economy in the context of own empirical research against the background of surveys of agencies and other research centres.

*Research method* – The implementation of the aim required the use of the direct method – questionnaires. The research results from 2016-2020 are presented.

*Result* – The obtained results of own research and the data taken from reports of other research centres do not give a clear answer to the question of how the sharing economy will develop in Poland. However, it seems that the growth will be inevitable. The only question is how dynamic the new economic model and the development of companies based on it will be.

*Originality / value / implications / recommendations* – The publication describes the essence of the sharing economy, and also changes in consumption trends, which are more and more frequently encountered also in Poland. Fragments of own survey research from 2016-2020 involving the issue were presented. In the future, it is necessary to continue research in the marked area.

**Keywords:** sharing economy, public finance, personal finance

**JEL classification:** A11

### **1. Introduction**

The subprime crisis began in 2008 in the United States, which resulted in, inter alia, a general decline in trust in marketing promises and aversion to any experts and authorities, often equated with leading brands, contributed to a change in consumption trends. Buyers more often began to prefer skepticism, caution, and usefulness instead of the tendency to ostentatiously display consumerism.

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<sup>1</sup> Article received on 20 June 2021, accepted on 26 August 2021.

A culture of cooperation was born as a behavior resulting from the needs of the economy during the crisis, but also caused by the fatigue of overconsumption of market participants. It is based on the belief that access to goods and services is more important than the possession of them. Modern technology enables constant and universal access to the Internet, which has meant that not only has the relationship between consumers and producers changed, but also active market participants have been born in place of passive recipients [Eckhardt et al., 2019].

Therefore, alternative methods of exchange have emerged, such as collaborative consumption and the sharing economy based on the exchange of goods, services, and even capital between community members, avoiding the traditional market and also shared use of these goods. This type of exchange is not based on competition, but on individual forms of cooperation, such as: loans, gifts, barter, community property, etc. [Puschmann, Alt, 2016, p. 93; Sundararajan, 2016, p. 5]. The primary goal of these alternative models is not the acquisition and owning goods, but gaining access to them when they are really needed [Teigland et al., 2015, p. 19].

The publication attempts to assess the awareness of Polish market participants and their attitudes towards the new trend in the economy which is the shared economy. Changes in consumption trends, the concept, types and assumptions on which the idea of sharing is based are presented in the first part. Selected extracts of own research and other research centres about openness to the new consumption model are presented in the next part of the publication. The aim of the article is an attempt to assess the approach of market participants to the sharing economy in the context of own empirical research against the background of surveys of agencies and other research centres.

## 2. Changes in consumption model trends

Consumption is the use of possessed goods in order to satisfy one's own subjective needs. Consumption is understood as the purchase and use of various products or services [www 1]. In macroeconomic terms, it is equated with individual consumption of households and is often treated as one of the basic quantities creating gross domestic product in modern economies. Its share in Poland's GDP in 2010-2018 fluctuated around 60% (from 59.4 to 59.5% of GDP) [*Mały Rocznik Statystyczny ...*, 2019, p. 398]<sup>2</sup>. Similar trends are visible on global markets – it is estimated that GDP in the world is created in 61% by consumption expenditure, 17% by public expenditure and 22% by investment expenditure of economic entities [Noga, 2011, p. 39]<sup>3</sup>.

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<sup>2</sup> It is assumed that consumer purchases of households amount to approx. 90% of disposable personal income [Begg et al., 2007, pp. 53-54].

<sup>3</sup> This structure is slightly differentiated, depending on the propensity of citizens of individual countries to consume, e.g. in the USA private consumption exceeds 70% and is an important factor creating demand on world markets.

Traditionally, consumption in the economy is treated as the life-blood of the national economy, often understood as a social obligation. Increasing the consumer spending by households makes production more dynamic, creates workplaces, supports economic development, and thereby improves prosperity. Consumption occurs here as a kind of guarantor of economic stability. In classic economic models, basic assumptions about consumer behavior are indicated, according to which a person makes rational choices, has constant preferences, tries to maximize benefits, is selfish and ignores the results of other people in economic interaction, correctly calculates the probability and treats all sources of income interchangeably [Zaleśkiwicz, 2013, p. 21-26].

Prosperity economics, as an integral part of the classical school of economics, has been a specific determinant of activities aimed at increasing satisfaction for decades, it strongly promoted even excessive consumption and the proprietorship [Stiglitz, 2014, pp. 69-74]. It is an accurate statement that an individual in self-esteem and social perception has become what he/she has got and consumes [Olejniczuk-Merta, 2011, pp. 9-30].

Classical economics dealt with the systems of communication between individual market participants. At that time, information about willingness and resources was transmitted and received mainly through prices in the market process and political voices [Kamerschen et al., 1993, pp. 8-9]. Currently, changes in the level and structure of consumption are an expression of the ongoing technical and organizational progress as well as significant changes in the value systems of contemporary societies. As a result, we can talk about consumption based on knowledge and innovative consumption, which are conditioned by the progress in science, knowledge and their innovations as a result [Bywalec, 2012, pp. 74-75]. A market participant in the second decade of the 21<sup>st</sup> century more and more often motivates his consumption behaviors with the acquired scientific knowledge and that is why he/she is more and more open to various innovations [Bywalec, 2010, pp. 137-193].

At the same time, there was an excess of things and an overestimation of the value of societies. The growing aversion to excessive consumerism has occurred, which results not only from concerns about social and environmental effects, but also from the fact that market participants feel increasingly overwhelmed by the excess of purchased products. The opposition to the excessive accumulation of goods has become more and more popular, bringing with it a retreat from the adoration of wealth and ostentatious consumption [www 2]. This has contributed to the emergence of new consumer trends in which market participants have accepted sustainable and intelligent consumption, moving from a welfare-oriented economy meaning as much as possible, to consumption of moderation, that is, the possession of “just right” amounts [*Privater Konsum und ...*, 1999, pp. 4-5].

Intelligent consumption means the acquisition of higher-quality goods, consumption characterized by purposefulness and consistent with professed values. There is cooperation with companies and co-creation of goods and services by market participants [Bramek, 2013, p. 14]. Hasty purchases have been replaced by making careful decisions. Necessary products of higher quality are purchased, because then

their duration of use is extended, and recycling or change of destination is used more often, which reduces waste [www 3].

Sustainable consumption, on the other hand, emphasizes the quality of life, its intangible value and current activities, that should not damage future generations. This type of consumption is determined by pro-ecological values that build ecological awareness and lead to ecologically and socially responsible making of market decisions [Zralek, 2013, p. 105]. It is manifested in the rational and economical consumption of consumer goods and natural resources, and also the deliberate and conscious limitation of the use of products that require the consumption of rare, non-renewable natural resources and generating significant amounts of waste [Kryk, 2013, pp. 7-8].

### 3. The concept of the sharing economy

The shared economy penetrates almost every area of the modern economy. It affects both production and consumption initiatives. A frequently quoted maxim is that *a person does not need a drill, but a hole in the wall, not a disc, but the music on it*. Therefore, the shared economy changes the way a single market participant travels, learns and spends free time. Shared economy also influences how global corporations plan to design and sell new products.

*The sharing economy* had not got a Polish equivalent for a long time [www 4]<sup>4</sup>. Currently, it is defined as the shared economy, sharing, the economy of cooperation, the common (shared) consumption, and the social trend. English phrases such as collaborative consumptions, collaborative economy, peer-to-peer economy, mesh are also used interchangeably. The idea of shared consumption is not new. The term “collaborative consumption” was introduced by M. Felson and J.L. Spaeth as early as 1978 [1978, p. 614-624]. In the contemporary context, this phrase was used by the British consultant Ray Algar in 2007 [www 5].

The sharing economy definitions come from various scientific disciplines, such as economics, law, psychology. In economic sciences, there are macro and micro-economic approaches. The first focuses on market models, the second examines the strategies, processes and systems used by companies and their interactions with consumers [Puschmann, Alt, 2016, pp. 93-99]. In the macroeconomic perspective, the economy of cooperation is understood as a hybrid market model in which the traditional model (exchange in which money is involved) is combined with the sharing model, in which the product, as a result of a transaction process, goes to another entity and this process is not always accompanied by money as broker. In microeconomic terms, the sharing economy is considered differently, depending on the scientific discipline that the researcher represents, e.g. in marketing, the

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<sup>4</sup> This trend was described only in a report published in 2012 as one of ten mass consumer trends that affect how Polish consumers buy, what they look for and dream about, and also what they fear and want to avoid.

importance of brands and their significance for consumers are analyzed. From this perspective, new strategies are identified for a specific company.

The sharing economy is also described as the hybrid market model (between possessing and the gift of giving), which refers to community-coordinated exchange through on-line services [Hamari et al., 2015, pp. 1-13]. It is a trend from an area of the economy, technology and social life, the basis of which is the voluntary lending to other people, often for a fee, other's free (or not) resources. It can be an apartment, free time, litter or a car.

It is a new way to access goods and services, exchange between community members and leaving the market out. The cooperation can take place in a non-profit form, and also profit-generating for one of the parties. Market analysts talk about the peer-to-peer economy (P2P)<sup>5</sup>. This type of cooperation is not based on the principle of competition, but on various methods of cooperation such as barter, loans, community property, etc.

It is also described as a socio-economic system built around the apportionment of human and material resources. It includes joint production, trade, creation, distribution and consumption of goods and services by individual market participants (both households and business entities) [www 6]. The principles of operation of enterprises in the new trend can be compared to social media. Entities become platforms, like Facebook. Through them, people produce products and services, distribute them and interact with each other.

The shared economy is also defined as a dynamic movement that offers new models of cooperation and business activity, a trend promoting a new way of life that responds to current social, business and cultural changes. The mentioned cooperation and collaboration make it possible to access resources owned by others, enabling maximum efficiency increase and multiplication of the potential of each person or company in line with the slogan "The more we share – the more we have".

In a similar perspective, shared economy is understood as a lifestyle that consists of such phenomena as "do-it-yourself" movement, local production and urban gardening, open source ("open software"), alternative management methods and innovative technologies. The importance of a network of online platforms allowing for interaction between market participants, joint implementation of ambitious projects, exchange of goods, services, capital and even favors is also emphasized here.

Common consumption is also a term used to describe the psychological observation that society pays less attention to owning goods in favour of access to goods when they are needed.

Some researchers of the phenomenon claim that we can talk about sharing economy only when we are dealing with a spontaneous non-commercial initiative aimed at reducing consumption through sharing. Therefore, it is suggested that we

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<sup>5</sup> Peer-to-Peer is a communication model in a computer network that provides all hosts (individual users) with the same privileges, which until recently was associated with file-sharing networks, but is now used in a much wider context of changes in the global economy.

should distinguish between bottom-up projects based on the new economic model, such as items exchange groups, and companies using this trend for profit. It is assumed that the necessary condition for sharing consumption is maintaining close relationships between people. When this assumption is not met, then only purely commercial premises are realized [Zalega, 2013, pp. 6-7].

The *together* trend harks back to the eternal need to form groups and seek closeness with people with similar interests. Now, after the expansion of the hyper-individualism era, the emphasis on competition and personal success, and after the fashion for being self-sufficient, the time has come to redefine coexistence in new community forms. The *together* trend has developed mainly thanks to the opportunities offered by new communication technologies and social media. It is also often noted that its development has been partially influenced by a wave of disappointment with the volatility and shallowness of network relations [www 4].

#### **4. The attitudes of market participants towards the idea of shared economy in statistics and own empirical research**

The trend of sharing economy emerges as a result of the recession in interpersonal contacts, in response to the eternal human need for support and solidarity between market participants. It is a current and slowly developing trend in Poland. However, it should be remembered, that in our country interpersonal contacts have already been more direct and less depersonalized than in Western societies. There have been traditional neighborhood and religious communities, especially in small towns and villages. Currently, however, they take completely new forms thanks to the technological possibilities and popularity of social media.

The exchange of goods, services or capital within the sharing economy is invariably based on trust. Poles are characterized by almost unlimited trust in relation to the closest family. However, quite a high trust level in the private sphere is not reflected in relations with people from outside the closest environment. In 2008, only 4% of the population of our country was ready to endorse the statement that most people can be trusted. Since that period, the percentage of respondents who do not trust strangers has increased – the group of people showing a high degree of caution in dealing with others increased to 55% in 2014 [Zaufanie w relacjach ..., 2014, p. 6].

At the same time, the number of users of information and communication technologies is constantly increasing, especially in the group of twenty- and thirty-year-olds [Czapiński, Panek, 2014, pp. 361-365]. The use of mobile devices among Polish internet users amounts to 69%, and there are 1.5 devices for a single user of the network, which they use for shopping purposes [M-commerce. Kupuje ..., 2015, pp. 1-17]. Also, new technologies have now become one of the most popular ways of making purchases, which has opened up new opportunities for many market participants. In 2014, e-commerce tools, which means electronic commerce, were already used by 17.73 million Poles, ergo 78% of the Internet users [Raport „Kupuje w Internecie 2014”,

2014, p. 2]. Research by the Ministry of Economy and Gemius indicate that transactions made via the Internet are most often perceived as convenient and offering a greater choice than traditional stores [*E-commerce w Polsce ...*, 2015, p. 30]. The Amway report shows that two-thirds of Poles (68%) have a positive attitude to self-employment [www 7], which may be a positive premise for the development of a collaborative economy.

The sharing economy is a trend that becomes more and more visible also amongst Polish consumers. According to the ICAN Research study carried out for the Kokos.pl website, the vast majority of Poles know websites operating on the basis of the shared economy, even if they are not aware of the existence of such an economic trend. Carpooling was the most popular among the people taking part in the survey – 59% of respondents heard about that, and nearly half (48%) were aware of the existence of websites that allow accommodation to be rented in private homes, and nearly one-third (29%) know of social loan services. Almost every fifth interviewee (18%) knows of crowdfunding platforms used to raise funds for selected social, cultural or economic purposes. Poles also expressed their willingness to use the services offered by new forms of economy. However, awareness of the trend does not translate into the demand for this type of service. A very low percentage of people who have already used shared economy has been observed. Ride-sharing and platforms intermediating in the exchange of flats had the most supporters – 8% of respondents used these forms, followed by social loans – 2% and the least popular crowdfunding websites – only 1% of respondents participated in crowdfunding<sup>6</sup>.

The Havas Worldwide report *A new type of consumers and the Economy based on sharing* [2014] indicates a different approach to consumerism and the individual choices of market participants<sup>7</sup>. With the dynamic increase in production and consumption on an unprecedented scale, new problems have arisen. Excessive consumption and intensive exploitation of limited natural resources have become a reason for debate, whether such a rapid development of production and consumption is rational and how it will affect the natural environment. Research suggests that more and more people feel overwhelmed by over-purchasing and object to unnecessary hoarding – 52% of respondents could easily live without most of the things they own. The most important benefits of sharing are saving money (72% of people in Poland, in the global sample – only 32%), feeling useful and active (54%), supporting small businesses and people (43%), being able to meet new people (42%), reducing CO<sub>2</sub> emissions (38%) and having an interesting experience (35%) [*Nowy typ konsumentów i ...*, 2014, pp. 16-17; 26-28].

But not every market is equally ready to move away from ownership to sharing. Only 46% of respondents representing 29 countries would rather share things than

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<sup>6</sup> The survey was carried out on July 22 – August 5, 2015 on a representative sample of Poles aged 16-65 using the CATI method (1000 telephone interviews).

<sup>7</sup> Research conducted by the international agency Havas Worldwide in cooperation with Market Probe International. 10,574 people aged 16 and over, representing 29 countries, participated in the survey.

own them (22% did not agree with this idea). Respondents in Poland were more open to share things instead of purchasing them – 63% expressed support, and 14% did not agree [*Nowy typ konsumentów i ...*, 2014, p. 23].

**TABLE 1**

**The structure of the answer to the question:  
*Is it important for you to own things?***

Opinion	Number of people					Structure [%]				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
yes	466	720	627	719	525	42.3	69.4	71.1	73.7	69.3
no	278	108	90	89	78	25.2	10.4	10.2	9.1	10.3
I don't know	340	185	148	149	146	30.8	17.8	16.8	15.3	19.3
other	9	20	12	9	7	0.8	1.9	1.4	0.9	0.9
no answer	10	5	6	9	2	0.9	0.5	0.7	0.9	0.3
<b>in total</b>	<b>1103</b>	<b>1038</b>	<b>883</b>	<b>975</b>	<b>758</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: own calculations based on the household survey conducted in 2016-2020.

The mass migration of people from the countryside to cities in the 20<sup>th</sup> century meant that the demand for new goods and services was constantly growing – each market participant wanted to have his own apartment, car, washing machine, vacuum cleaner, dishwasher, mower, etc. At a certain level of development and quantity of accumulated wealth, some consumers concluded that some of the purchased products were unnecessary or used extremely rarely – despite the fact that most market participants had them. In this part of the article, the author's own research on the described issue will be presented. The own research was conducted on a deliberate sample of 1,103 households (in January 2016), 1,038 households (in January 2017), 883 households (in January 2018), 975 households (in January 2019) and 758 households (in January 2020). The questionnaires were addressed to people over 20 years old with various income levels and living standards, and to entities from the SME sector. The research was carried out in the Podkarpackie Province. As a part of the research conducted in 2016-2020, respondents were asked about how important it was for them to own things. The structure of responses, presented in table 1, was closer to the global trend (survey conducted in 29 countries – global sample). Most of the respondents (42.3% in 2016, 73.7% in 2019) would not be willing to relinquish the ownership of the products. Every fifth respondent had no opinion on this subject, and only for every fourth person in 2016, it was not important to own things.

Table 2 presents the structure of responses to the question about the opinion on common consumption, but understood only as a selfless exchange of goods or services between consumers. In this aspect, the respondents emphasized the possibility



of helping themselves and other market participants – almost every fifth person participating in the survey chose this variant of the answer. Almost every fifth respondent pointed to the improvement of the household’s financial situation as a result of saving money by making an exchange transaction. On the other hand, for 8.6% – 7.4% of people, the shared economy is too abstract and impossible to implement in the modern world.

**TABLE 2**

**The structure of the answer to the question: What do you think about “common consumption”, which means a selfless exchange between consumers?**

Opinion	Structure [%]				
	2016	2017	2018	2019	2020
it saves money	18.2	19.7	23.4	23.4	20.3
it enables easier access to products and services	15.1	9.3	7.2	8.5	9.1
it allows you to help yourself and others	23.9	19.7	19.0	18.5	17.7
it can lead to abuses, e.g. destruction of borrowed items	11.8	20.7	22.8	19.8	20.7
it is totally abstract, impossible to realize in the modern world	8.6	7.8	7.7	8.2	7.4
I have no opinion	21.9	22.1	19.8	21.4	24.5
no answer	0.5	0.6	0	0.2	0.3
<b>in total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: own calculations based on the household survey conducted in 2016-2020.

Table 3 presents the answers, showing what, according to the respondents, better consumption means – the respondents could choose up to two variants of the answer. For nearly 40% of respondents, conscious, proper consumption is characterized by the purchase of things that are really necessary or the purchase of higher-quality products that can be used for longer. Almost every fifth person equates good consumption with purchasing products from local producers, and every tenth – with limiting purchases. The common purchase and use of things is still not popular.

TABLE 3

**The structure of the answer to the question:  
What does better consumption mean for you?**

Opinion	Percentage structure				
	2016	2017	2018	2019	2020
purchasing only things that I really need	40.2	32.8	29.4	45.7	39.6
purchasing products of higher quality and greater durability	40.0	43.6	44.8	35.6	37.7
purchasing products from local producers to support domestic production	16.4	18.4	17.9	22.5	20.2
restriction of consumption	11.3	6.9	5.7	5.8	8.6
producing more things for personal use, such as growing vegetables	12.8	10.3	10.4	7.6	8.6
recycling and changing the use of things	12.0	6.6	8.5	9.4	11.1
producing less waste	11.3	6.8	5.8	9.5	8.4
purchasing things together and sharing them (e.g. with neighbours)	11.2	5.3	6.8	3.7	5.0
other	0.3	0.4	0.3	0.5	0.1
no answer	0.5	0.8	0.0	0.7	0.3
<b>in total*</b>	<b>156.0</b>	<b>131.9</b>	<b>129.7</b>	<b>140.4</b>	<b>139.3</b>

\* The sum is over 100%, as the respondents could choose many answers

Source: own calculations based on the household survey conducted in 2017-2020.

## 5. Conclusions

Adam Smith saw the market as a way of establishing cooperation between strangers as early as in the 18<sup>th</sup> century. In his work “An Inquiry into the Nature and Causes of the Wealth of Nations” he pointed out, “Give me that which I want, and you shall have this which you want”. These are the words that underline also today’s collaborative economy transactions. Individual market participants may not know each other, but with the use of modern devices that allow continuous access to the Internet, they can, in pursuit of their own interests, make a profitable exchange transaction through platforms based on the model of the economy of cooperation. It seems that the “father of classical economics” did not predict how much his vision of market transactions reflects the “present spirit” of the mechanism on which the sharing economy is also based.

The term “sharing economy” first appeared in the middle of the last decade, although it gained real popularity after the 2008 crisis. In spite of it being a dynamically developing trend in the world, the sharing economy has not been uniformly defined. Most often, it is emphasized that it is an economic model based on the exchange of goods and services between members of the community, avoiding the traditional market, and using them together. The most common types of sharing economy are: crowdfunding, sociallending, carpooling, couchsurfing, coworking, open source and crowdsourcing.

Common consumption as a modern economic model is based on the selfless sharing, exchange and paid rental of products. The term is the opposite of ownership. The sharing economy is related to a new, emerging social trend, the aim of which is to change archaic and egoistic thinking, in which the word "I" is replaced by the phrase "we" understood as a collective structure of a community. Some examples from business practice are BlaBlaCar, Uber, Airbnb, TaskRabbit, DogVacay, or skilltrade and Treidoo.

The sharing economy is difficult to assess unequivocally. On the one hand, it creates new jobs, makes working time more flexible, but also reduces employment in the traditional sector. Following the spread of Uber's services, the number of licensed taxi drivers, as taxpayers with statutory workers' rights, have declined in many cities. On the other hand, it is emphasized that the new trend has limited the negative consequences of the recent economic crisis in many countries. The main aim of the alternative model is not to own goods, but to gain access to them when they are really needed. It is an effective way to reduce the consumption of raw materials and reduce the harmful impact on the natural environment. It seems that sharing economy is a beneficial and dynamically developing phenomenon in many areas, despite the emerging threats resulting from this form of consumption.

Global and national trends indicate that market participants more and more often use the opportunities offered by modern technologies, which have become one of the most popular ways of making purchases. The number of supporters and users of e-commerce tools is increasing. At the same time, consumers are aware that on-line transactions made on the basis of the shared economy model can contribute to the improvement of the financial situation of households, reduce environmental degradation and limit the excessive use of resources. Nevertheless, the trust of Poles towards strangers is low, which is not conducive to the development of this form of exchange. Also for nearly every tenth person, this method is too abstract, not yet possible to implement at the moment.

The obtained results of own research and data taken from reports of other research centres do not give a clear answer to the question of how the sharing economy will develop in Poland. Although it seems like some growth will be inevitable. The only question is how dynamic the new economic model and the development of the companies operating on the basis of it will be.

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