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## **OPPORTUNITIES AND THREATS OF SHARING ECONOMY<sup>1</sup>**

### **Summary**

*Purpose* – The aim of this article is an attempt to identify the benefits and threats of the sharing economy based on author's own research carried out in the area of the Podkarpackie Voivodeship.

*Research method* – The implementation of the aim required the use of the direct method – questionnaire. The results of empirical studies from the years 2016–2022 are presented, but in 2021 the studies were not carried out due to the COVID-19 pandemic.

*Results* – The publication describes the essence of the sharing economy, as well as the advantages and disadvantages of the new consumer trend, which is the sharing economy. Parts of author's own survey research from the years 2016–2022 on the issue under study are also presented.

*Originality/value/implications/recommendations* – The obtained results of author's research and data taken from reports of other research centres do not give a clear answer to the question whether transactions made within the sharing economy are a only positive or only a negative phenomenon. In the future, it is necessary to continue research in the marked area.

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

**JEL classification:** A11, H2, H8, J2

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## 1. Introduction

The development of technology has definitely facilitated creating new forms of the market. The expansion of the digital economy is also fostered by social transformations in terms of recognized and accepted values, especially of the Y generation, for which “access” has more and more value than “possession”. The sharing economy is part of these new trends. Therefore, alternative methods of exchange have emerged, such as the sharing economy, based on the exchange of goods, services, and even capital between community members, avoiding the traditional market, and based on the shared use of these goods. This type of exchange is not based on competition, but on particular forms of cooperation, such as loans, gifts, barter, community property, etc. The primary goal of these alternative models is not the acquisition and owning goods, but gaining access to them when they are really needed.

The publication deals with the subject of the sharing economy in the context of its benefits and threats. The first part of the article describes the essence of the sharing economy, as well as the advantages and disadvantages of the new consumer trend, which is the sharing economy. Parts of author’s own survey research conducted in the Podkarpackie Voivodeship in the years 2016–2022 on the issue under study are also presented. The aim of the article is to try to identify the benefits and threats of the sharing economy based on author’s own research. The implementation of the aim required the use of the direct questionnaire method. The results of the surveys from the years 2016–2022 are presented.

## 2. The theoretical basics of sharing economy

Economics based on cooperation between people using technology is a relatively new phenomenon, and therefore there is a discrepancy in its defining. This leads to a certain dissonance of concepts and terminology, especially in Polish language, e.g. sharing economy can have many connotations – sharing economy, economy of sharing, shared economy, etc. Sometimes English phrases such as sharing economy and collaborative economy are also used interchangeably [Seloni, 2017], while scientific publications emphasize that collaborative economy is a broader term than sharing economy, because in some situations goods are not shared between users, but rented.

The idea of collaborative consumption is not new. The term ‘collaborative consumption’ was introduced by Marcus Felson and Joe L. Spaeth as early as 1978

[Felson, 1978]. In a contemporary context, the term was used by a British consultant Ray Algar in 2007 [Algar, 2007]. On the other hand, the term of sharing economy was used for the first time in 2008 by L. Lessig, who defined it as an economy where access to exchange is regulated not by price, but by a complex collection of social relations [Lessig, 2008]. In Poland, this trend did not have a native equivalent for a long time – it was mentioned for the first time in a report published in 2012 as one of the ten mass consumer trends that affect how Polish consumers buy, what they look for and what they dream about, as well as what they are afraid of and want to avoid [Teczka..., 2012].

The European Commission defines the sharing economy as connecting natural and legal persons via online platforms to enable them to provide services or share assets, resources, time, skills or capital, often for a limited time and without transferring ownership rights [PwC Polska, 2016]. The Oxford Dictionary defines the sharing economy as an economic system in which assets or services are shared between private individuals, free of charge or for a fee, usually via the Internet [Oxford Dictionaries].

The sharing economy definitions come from various scientific disciplines, such as economics, law, and psychology. In economic sciences, there are macro- and microeconomic approaches. The first focuses on market models, the second examines the strategies, processes and systems used by companies and their interactions with consumers [Puschmann, 2016]. 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 goes to another entity and this process is not always accompanied by money as a broker. In microeconomic terms, the sharing economy is considered differently, depending on the scientific discipline that the researcher represents.

The sharing economy defined by R. Botsman is a concept in which sharing is a key process. The definition refers to the essence of sharing, means 'giving something to someone,' which requires that the sharing entity either owns the resource or has the right to use it. Sharing economy transactions do not change ownership [Botsman, 2010]. When trying to define the problem under study, Botsman considered the sharing economy in both narrow and broad terms. In a very narrow sense, the sharing economy is defined as a system that facilitates the sharing of unused resources or services between entities, while in a broad sense – as a system that activates unused assets by activating them in models and markets that allow both access to these resources and develop their performance [Botsman, 2016].

According to the literature of the subject, the sharing economy is a technological phenomenon in which various information systems operate [Hamaki,

2015]. L. Richardson argued that it should not be viewed as a coherent set of economic practices, but is best understood as a series of actions [Richardson, 2015]. The sharing economy can be defined as systems that facilitate the sharing of not fully used resources or services – for a fee or free of charge – directly between individual entities or organizations [Sobiecki, 2016]. The sharing economy is also defined as a hybrid market model (between possessing and the gift of giving), which refers to community – coordinated exchange through on – line services [Hamari, 2015]. Sharing economy is also defined as a trend which is based on an assumption that emphasizes a better use of resources by sharing, transferring, exchanging or sharing goods and services [Burgiel, 2015].

### **3. Opportunities and benefits of a new form of goods and services of exchange**

The phenomenon of sharing economy can be considered in many aspects. The activity within the sharing economy has an influence on many areas of socio-economic life. In the literature on the subject, the following advantages of the sharing economy are most often indicated [Daglis, 2022]:

- more efficient use of existing resources,
- saving money, space and time,
- reduction of transaction costs,
- elimination of traditional brokers, greater competition on the market,
- convenience and flexibility, simplicity and functionality,
- strengthening social connections,
- positive influence on the environment,
- broadening the possibilities of the labor market.

The sharing economy is based on the assumption that both households and enterprises have some not fully used resources. These unused ‘dormant’ resources are activated (start ‘working’) by placing them into the economic cycle. In order to increase their productivity, an exchange is made, microservices are provided, and the transaction is possible thanks to the coordination of online platforms, without brokers.

The efficient use of resources is characteristic in the sharing economy. Supporters emphasize that the essence of the sharing economy is not a new technology, but that it represents a new business model, or even a new way of organizing the market for goods and services [Meses, 1998]. The use of unmanaged resources (e.g.

a free room in a flat) creates opportunities for additional income, even for people who have never dealt with any form of having their own business before. The elimination of traditional brokers, and thus the reduction of transaction costs, also translates into an additional advantageous aspect visible in the sphere of financial services – the omission of financial institutions by people interested in taking out a loan often comes down to lowering the cost of the loan, lower creditworthiness threshold, etc. [Sobieraj, 2019]. Reducing transaction costs causes a decrease in the prices of goods and services, making them more accessible to a wide group of consumers [Hałasik, 2017].

The primary benefit of the sharing economy is that it allows the monetization of not fully used assets. Market participants can earn from rarely used lasting goods or free living space, free cash surplus or skills [Koopman, 2014]. On the other hand, the sharing economy enables wider access to the needed goods and services, as a result of which the other party of the transaction may reduce expenses for the purchase and maintenance of lasting goods. In addition, the reduced costs allow to charge lower fees or keep a higher standard of service. Saving money is one of the main motives pushing consumers to take advantage of the sharing economy [Havas Worldwide, 2014]. The advantage of such transactions is the convenience and ease of making payments and settling liabilities. Extending the scope of non-cash transactions also increases the security of economic transactions and reduces the shadow economy.

A very important positive change brought about by the sharing economy is the reduced negative influence on the natural environment [Rojanakit, Oliveira, Dulleck 2022]. As a result of sharing resources, production, and hence consumption of materials and raw materials, are reduced. Moreover, the emission of pollutants and greenhouse gases is lower, while reducing the demand for energy [Paczkowski, 2021]. Additionally, the number of products thrown away is reduced, which leads to a reduction in disposal costs [Masiukiewicz, 2019].

Enthusiasts emphasize that the sharing economy, based on the structure of trust, builds interpersonal relationships and strengthens relationships. This is due to transactions which are accompanied not only by a sense of security, but also by the joy of being a part of a dynamic and cohesive community. Trust and openness in social relations are often the basis of transactions between participants and make the foundation for the success of solutions based on this form of management [Zak, 2001].

Supporters of the described business model indicate that collective consumption contributes to the expansion of the consumer market of goods and services to include groups that were earlier excluded from it. The increase of aggregate

demand for goods and services translates into an increase in demand for labor. Moreover, the sharing economy offers more flexible income opportunities, which is extremely convenient for people with a complicated life situation [Mendel, 2015].

According to Campbell and Mithun's research agency, the benefits of collaborating on a joint product can be divided into rational and emotional. Among the first, the most important is saving money, then the ecological aspect, i.e. environmental protection and saving limited natural resources, practicality, flexibility, and the possibility to try a wider range of products and services (they are cheaper and therefore more accessible). Among the emotional benefits, the ability to help oneself and others (generosity) was most often mentioned. Then there is a sense of belonging to a community (specific community), satisfaction with an intelligent lifestyle, responsibility and being a part of a social movement [*National study...*, 2012]. Similar values are also mentioned in the context of corporate social responsibility, wherever the goal and measure of the company's success is not only financial profit.

The sharing economy is an increasingly noticeable movement in the world that the mainstream media also write about. In 2011, 'The Times' magazine recognized it as 'one of ten ideas that will change the world', alongside youth affirmation and stem cells. Attention is drawn to the benefits of tightening interpersonal connections at a time, when even families are scattered all over the globe [Walsh, 2011]. 'The Economist' sees the sharing economy as an opportunity to defuse many social problems, such as falling productivity, unemployment or environmental pollution. It points out that the new economy has got an enormous potential and proclaims that it is time to start 'taking care of sharing' [*The Rise...*, 2013]. 'The Financial Times' calls it 'a completely new form of capitalism' and cautions traditional companies that they will have to adapt to the new rules [Waters, 2015]. 'The New York Times' writes about 'the new power' adding that 'sharing is for possessing what the iPod was for a Walkman or a solar power plant for a coal mine' [Friedman, 2013].

In the Polish edition of 'Newsweek' magazine, there is talk of 'a hurricane that may change the world economy' [Rabij, 2013]. According to 'Gazeta Wyborcza', the sharing economy is 'a higher form of enlightened capitalism', a 'lemonade booth on steroids', thanks to which everyone can awaken their own entrepreneurial spirit and earn on the resources wasted so far: from a flat inherited from a grandmother, through a parking space unused during working hours, and ending with waste (perceived as a resource in the wrong place) [Wężyk, 2014].

The sharing economy, according to representatives of Peers.org, one of the organizations promoting this new formula, has to be 'an antidote to excessive consumption, the disappearing middle class and the increasing concentration

of wealth and power', and also has to support the home budget, enable flexible working hours, and ensure contact with new people and increase the number of hours spent with the family. It is also supposed to be a panacea for the problem of common materialism, social inequality, poverty, to give the poor a tool to improve their financial status, and even to change the policy of governments [Foster, 2013].

#### **4. Threats resulting from the development of the sharing economy**

Most of the publications' authors recognize the advantages of sharing consumption, both economic, social and ecological. However, its negative effects cannot be ignored. The most frequently mentioned disadvantages of the sharing economy are [Meng, 2022]:

- incompatibility of the law, lack of an appropriate regulatory environment,
- threat to traditional service providers, traditional forms of the market, elimination of traditional brokers,
- unfavorable job substitution,
- unfair competition – prices much lower than market prices,
- loss of privacy – sharing information about yourself by users,
- not knowing the real identity of the people with whom we interact, basing the exchange on social trust (the average user only knows the name of a person and the assessment, which may translate into threats such as physical harm, financial loss),
- often unreliable reputation system – the assessment of exchange partners is often associated with specific discriminatory effects, e.g. low assessment of the driver resulting from the situation on the road (road accident).

The sharing economy is associated not only with benefits, but the disadvantages resulting from this concept can also be identified. Sometimes threats are intertwined with advantages, which may indicate an ambiguous nature of the new trend.

Independence and self – reliance from a specific employer, often indicated as an advantage of the sharing economy, however, assumes reliance on orders sent from users. It happens that there are many offers, but there may well be a very long downtime in earning possibilities, which gives rise to frustration and uncertainty. At the same time, a casual worker does not have any rights resulting from a traditional employment relationship, such as: health insurance, the right to unemployment benefit, retirement pension, paid vacation or medical leave.

At present, people providing services via sharing websites are often not treated as the employees of these websites (according to the Polish law), so they are not

entitled to rights under the Labor Code, and operators of internet platforms are not responsible for them or for their actions [Czernecka, 2018].

It is indicated, that the new form of employment may be very unfavorable for the labor market, which in many countries is characterized by a deficit of permanent jobs. In such a situation, many people will be forced to undertake occasional work, and only private corporations based on the ideology of sharing and supported by venture capital stimulate the turnover. Critics think that startups under the guise of sharing ideology in the Internet are the new incarnation of monopolistic logistics companies that have adapted to the realities of the digital world [Hall, 2022]. Experts indicate that alternative forms of exchange of goods, services and capital remain beyond the state control, which may cause numerous cases of abuse and monopoly practices [Morozov, 2014].

Applications offering a new model of economy make services previously exclusive and unavailable to many people, such as having a private chauffeur or a shopping assistant, available to a wider number of consumers. This phenomenon can be considered as positive or negative, because the hired employees do not have to authorize the required license, education, appropriate certificate, which allows for wider availability and popularization of services, but at the same time reduces their quality.

One of the key risk factors the sharing economy faces may be legislative changes. The development of entities operating on the basis of the sharing economy, which bypass legal restrictions, causes concern among public authorities and affects budget revenues [Hałasik, 2017]. The lack of an appropriate regulatory environment for the sharing economy affects the rights and obligations of service providers. The unclear situation related to the payment of taxes causes uncertainty and increases the temptation for fiscal fraud [Paczkowski, 2019].

The owners and employees of traditional enterprises, especially small family ones, are protesting against the possibility of operating within the sharing economy. Traditional entities must follow the requirements of local markets: get the required permits, licenses, and attend trainings. Meanwhile, participants of the sharing economy do not have to comply with these legislative requirements, which allows them to offer much lower prices. In the longer term, a drop in prices based on unfair competition may eliminate legally operating companies from the market [Skrzek-Lubasińska, 2016].

Another problem emerging from the sharing economy structures is the loss of privacy [Chen, 2022]. We are currently dealing with an overflow of information, even information overload and a lack of privacy. This is largely due to people's unawareness of how much information they share about themselves.

New forms of cooperation simplify life, but at the same time make customers use the services of completely anonymous, unknown people. The brand gains a new



dimension and generally translates to the reputation of a given online platform. While in the case of traditional forms of running a business, the level of trust is not so important, when travelling or staying overnight it takes on a different dimension. Therefore, online platform managers develop reputation systems, often resembling the Allegro star rating and comment system – however, the problem of personal data protection is often a challenge here [Zhu, Grover 2022]. It is pointed out that reputation systems, in which there are no unambiguous, clear assessment criteria, raise doubts. There are many problematic situations here, for example at Airbnb the owners may cover up the cases of apartment demolition, because by reporting an event they risk losing their digital reputation – being given a low rating by the customer [Mikołajewska-Zajac, 2018].

### **5. Opportunities and threats of sharing economy based on own author's own questionnaire research**

New technologies enable traditional market behaviors (the idea of borrowing, barter) to return to a previously unattainable scale. It is predicted that by 2025 the global revenue from the sharing economy will amount to \$ 335 billion (in 2015 it was about \$ 15 billion, which means a 22-fold increase over a decade) [PwC, 2016]. Websites based on the idea of sharing, offering e.g. car transport, accommodation, are becoming more and more popular in Poland (they are actively used by 26% of citizens) [Ekonomia..., 2016].

According to a report from the French Institute for Sustainable Development and Interantional Relations, households using the idea of sharing consumption can save up to 7% of expenses, and waste production can drop to 20%. [*Sharing economy in Poland...*]. In the United States, the sharing economy enjoys the support of the majority of employers and jobseekers. This is confirmed by the results of a survey conducted in the USA by Carteer Arc – according to them, 89% of employers and 85% of jobseekers regard the sharing economy as a positive evolution of the labor market. Moreover, about 65% of respondents commend this model even in the face of the accompanying legal challenges [*Gospodarka...*, 2016].

In this part of the article, the results of author's own research on the described issue will be presented. The survey was conducted on a targeted sample of 1,103 households (in January 2016), 1,038 households (in January 2017), 883 households (in January 2018); 975 households (in January 2019); 758 households (in January 2020) and 673 households (in January 2022). The interviews were conducted in the Podkarpackie Voivodeship. 2,121,000 people live in the Podkarpacie region,

among them, 1,295,000 people of working age. Men constitute 48.95% of the population, people living in the cities 41.4% of the population (58.6% live in rural areas). The unemployment rate among men is 4.4%, women are characterized by a higher rate – 5.9%. The average monthly disposable income per person in a household in Podkarpacie was PLN 1,588.57 in 2021 [*Statistical Annuals*, 2021]. The surveys were directed to the inhabitants of the Podkarpackie Voivodeship over 20 years of age (the largest group were people aged 36–50 – 23%; aged 26–35 – 21.4%) with a diversified level of income (from PLN 600 to over PLN 2,000 per person in a household) and the standard of living. The respondents participating in the study were people with various education (mostly people with higher education (28%), as well as secondary and post – secondary (42.5%). City residents constituted 49% of the respondents, and inhabitants of rural areas – 51%. As part of the author’s own research conducted in 2016–2022, respondents were asked about their opinions on the sharing economy in the context of tax issues and the sharing economy in general.

Table 1 presents the structure of responses to the question about the aspects of the sharing economy which seem attractive to the respondents. According to every third respondent, saving money is the most important issue related to the new form of the market. The opportunity to meet new people was indicated by 5.8% to 9.3% of the respondents, as well as the feeling that the person is socially useful and active. About 5% pointed to the prevailing overconsumption, which can be partially reduced by sharing. A significant proportion of the respondents (nearly every third person) were not interested in the sharing economy and therefore did not consider it an attractive form of exchange.

TABLE 1

**The structure of answers to the question:  
Which aspects of the sharing economy do you find attractive?**

Opinion	Percentage structure					
	2016	2017	2018	2019	2020	2022
I'm not interested in sharing economy	29.3	37.9	38.1	40.9	40.8	37.15
Saving money	37.5	28.8	29.6	29.9	30.2	34.47
The opportunity to meet new people	8.3	9.3	7.5	7.5	7.3	5.79
Participation in the wider movement objecting to overconsumption	4.8	5.1	5.1	3.3	4.0	5.94

Opinion	Percentage structure					
	2016	2017	2018	2019	2020	2022
Feeling that I am active and useful	9.4	9.2	8.3	6.7	5.5	4.75
Interesting experience, doing something new	2.6	2.7	3.1	3.8	4.0	3.57
Supporting people and small independent companies	5.1	2.9	3.3	2.9	2.9	4.31
Others	1.8	0.4	0.3	1.2	0.3	0
IN TOTAL	0	100.0	100.0	100.0	100.0	100.0
No answer	100.0	0.6	0.5	0.3	0.5	0

Source: author's own calculations based on the households survey conducted in 2016–2022 in the Podkarpackie Voivodeship.

**TABLE 2.**  
**The structure of answers to the question about the benefits of the sharing economy**

Opinion	Percentage structure					
	2016	2017	2018	2019	2020	2022
Saving money	68.1	53.5	52.2	56.4	51.7	52.5
More flexibility	17.4	11.7	8.7	10.9	10.3	10.2
Free access to products and services	25.7	10.9	10.8	9.7	10.6	10.4
Opportunity to help yourself and others	41.8	30.5	32.3	30.5	31.0	30.6
A sense of being in a community	21.9	16.7	16.0	13.2	13.2	13.1
Environmental protection	18.7	7.6	8.4	9.5	15.8	14.5
Other	2.7	2.2	2.3	4.1	1.8	1.8
IN TOTAL	0	133.9*	130.6*	134.4*	134.4*	133.1*
No answer	196.2*	0.9	0.6	1.0	0.1	0.1

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

Source: author's own calculations based on the households survey conducted in 2016–2022 in the Podkarpackie Voivodeship.

TABLE 3

**The structure of the answer to the question about the threats  
of the sharing economy**

Opinion	Percentage structure					
	2016	2017	2018	2019	2020	2022
Decline in the number of jobs	31.6	11.2	10.5	13.2	11.3	12.2
Destruction of borrowed items	54.1	53.2	52.4	53.6	55.7	55.4
Deepening poverty among young casual workers	16.6	10.3	10.0	8.0	8.6	8.8
Increasing the monopolistic position of world leaders	22.0	7.0	5.2	7.4	8.0	7.9
Possibility of abuse by co-users, e.g. theft	37.3	37.7	36.2	38.1	32.8	33.0
Decline in the quality of services and goods offered	10.8	11.1	13.7	10.6	15.2	14.9
Other	1.0	1.2	1.5	1.5	0.8	0.7
IN TOTAL	0	132.6*	129.6*	132.4*	132.5*	132.9*
No answer	173.4*	1.0	0.2	1.0	0.1	0.1

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

Source: author's own calculations based on the households survey conducted in 2016–2022 in the Podkarpackie Voivodeship.

According to the results presented in table 2, transactions of exchange of goods and services offered by using the sharing economy, in the opinion of respondents, save money (68.1% in 2016, 56.4% in 2019 and 52.5% of responses in 2022). According to almost every third person, the exchange of goods and services with the use of online platforms allows helping respondent or other users (30.6% in 2022). For every tenth person, the new consumption model increases the flexibility of transactions and enables more free access to products and services. The favorable environmental influence also seems to be significant (from 18.7% in 2016 to 15.8% in 2020).

Table 3 presents the structure of the answer to the question about the threats of the sharing economy. The respondents are most afraid of the destruction of

borrowed items (54.1% in 2016, 55.4% in 2022), as well as the possibility of abuse by the co-users of online portals related to theft of property (37% in 2016, 33% in 2022). Attention was also paid to the decline in jobs in the traditional sector (11.3% in 2022) and the decline in the quality of the goods and services offered (15.2% in 2022). Critics of the sharing economy emphasize that the term lost its original meaning when corporations backed by hundreds of millions of dollars entered the sharing economy sector. A similar opinion was shared by almost every tenth respondent (7.9% in 2022).

The premise for the emergence and development of the sharing economy may be a worse financial situation, or a crisis, that makes people reluctant to spend money on new consumer goods, especially the more expensive ones. When looking for an alternative to purchasing their own property, other methods were searched for allowing the use of goods and services, while at the same time finding the greatest advantages of the new form of the market.

The sharing economy creates not only opportunities, but also threats. According to the respondents, the greatest threat is the loss or destruction of property. It seems that from a legal point of view, it would be necessary to determine who the entities that participate in economic exchange based on the assumptions of the sharing economy are, what rights and obligations they have, and also to secure the quality of the offered services.

## 6. Summary

The sharing economy is a relatively new phenomenon, and this leads to definition problems. This issue can be considered both narrowly and broadly. The sharing economy supplements the mainstream economy with the socially responsible business segment, which is characterized by a concern for values and changes the traditional term of ownership, enriching it with aspects of social interaction. Its development would not be possible without trust and also willingness to cooperate. It is also a relatively unknown issue – as indicated by M. Banaszek's research on the cities of the Świętokrzyskie Voivodeship – as only a few respondents encountered the phenomenon of the sharing economy. One of the factors which, according to the respondents, may hinder the development of the sharing economy in the Świętokrzyskie Voivodeship is the lack of social trust [Banaszek, 2018].

The emergence of the collaborative economy and its development contributed to a better, greener and sustainable development distribution of goods and services.

There are economic benefits (more efficient use of resources, creating additional income, especially for low – income people), ecological benefits (protecting the environment through more sustainable consumption and reducing waste) and social benefits (creating social capital through establishing relationships and creating social networks).

The sharing economy, like any new phenomenon, is controversial and leads to many conflicting opinions. On the one hand, it makes it possible to reduce the scale of consumption, food waste or the number of purchased vehicles that pollute the environment. On the other hand, there are initiatives that actually have nothing to do with resource sharing or the pursuit of social justice. The main problems in the area of the sharing economy boil down to the lack of legal regulations. It is also pointed out that transactions made within the sharing economy are often accompanied by the lack of tax and other public and legal charges. Author's own research carried out in 2016–2022 in the Podkarpackie Voivodeship, seems to confirm the main benefits and threats of the sharing initiative. Among the advantages, the respondents most often indicated saving money (almost half of the respondents) and the possibility of helping themselves and others (almost every third person selected this answer option). On the other hand, the most frequently mentioned threat was the fear of the destruction of shared goods and the risk of financial loss. Job substitution also raised concerns.

Saving money was indicated as the most attractive benefit of the sharing economy in the studies conducted in Poland and Italy – nearly 80% of the respondents emphasized this feature. The greatest concerns of consumers concerned the risk of being cheated and unclear rules regarding legal threats (warranty, insurance, consumer rights). In Italy, the risk resulting from fraud was lower – it was mentioned by 61.7% of respondents, and it seemed to be more important to the respondents from Poland – as much as 81% of responses [Kowalska, 2019].

The sharing economy is not a closed category. This phenomenon is constantly evolving and will continue to grow. In some industries, entities that will be able to adapt to the new economic and social conditions, adjust their operating model to the needs of customers, and skillfully use digital tools to reach consumers and verify principals, will survive. Therefore, it is important to take advantage of the opportunities offered by the new form of consumption, and in parallel, to eliminate its weaknesses.

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