SHARING ECONOMY PHENOMENON IN TOURISM SECTOR ON THE EXAMPLE OF UBER AND AIRBNB PLATFORMS

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ABSTRACT
The research subject was the phenomenon of the use of the Uber and Airbnb internet platforms operating as part of the sharing economy. The research objective was to determine the platform user profile and the factors which influence the use of mobile applications related to sharing of goods and services. The conducted research shows that a significant number of respondents are relatively young people who use a smartphone and mobile banking on a daily basis, which is necessary to operate the sharing economy applications. Most respondents live in large towns, where services offered by platforms such as Uber and Airbnb are available. Over a half of respondents have used services provided by those applications. The conducted research led to the conclusion that the participation of platforms operating as sharing economy has increased in the daily lives of individuals; according to the respondents, their general availability and the price level have the biggest effect. The applications are particularly attractive to the young generation who actively use the advancements of technology.

Keywords: sharing economy; tourism; transport; internet platforms

JEL Classification: D16, A14, Z32
The paper’s subject was centred on the effect of the phenomena of a dynamic development of the sharing economy detected, in particular, in two sectors of the economy: tourism and transport. The research methods applied in the study included desk research and a diagnostic survey with the use of a survey questionnaire (quantitative research). Quantitative research was conducted on a sample of 230 respondents. The questions regarded the respondents’ exposure to online platforms related to the sharing economy, such as Uber and Airbnb, which are among the most popular ones in Poland. The analyses were also based on a combination of the two following research methods: CAWI (direct interview technique, where respondents receive a questionnaire to complete individually) and PAPI (a direct interview conducted with the use of a paper questionnaire completed by a trained pollster). The conducted research led to the conclusion that the participation of platforms operating as part of the sharing economy has increased in the daily lives of individuals; according to the respondents, their general availability and the price level have the biggest effect.

INTRODUCTION

While observing reality, one may notice a change in the approach of society towards consumption. With a growing frequency consumers follow the principle of rational management to achieve a particular effect with a minimum financial effort. Therefore, they are more willing to use popular shopping sites or budget airline offers. At the same time, they are more prone to use the resources they have more efficiently; therefore, the popularity of shared consumption and goods sharing is on the rise.

The sharing economy is a relatively new field that has been growing rapidly and has gained new proponents. The sharing economy involves co-sharing of goods and services and it is one of the elements of the collaborative economy. According to the Oxford Dictionary of English, the sharing economy is “an economic system in which assets or services are shared between private individuals, either free or for a fee, typically by means of the Internet” (Oxford Dictionary of English, 2015, p. 4228).

The broad scope of shared consumption covers hiring, renting, sharing, and
the joint use of goods or resources in a larger extent. This refers mainly to accommodation, transport, and catering services. Modern understanding of this alternative form of access to goods has led to the emergence of business models that facilitate and at the same time limit individual consumption. The entire process of goods exchange may be of a non-profit nature, but it can also generate profit for one of the parties.

The paper’s subject was centred on the effect of the phenomena of a dynamic development of the sharing economy detected, in particular, in two sectors of the economy: tourism and transport. Moreover, this subject has been chosen since to this day only few studies on the sharing economy development in Poland have been conducted.

The research objective was to demonstrate the importance of goods and services sharing in the daily lives of consumers as well as determine the directions of development of this type of consumption. An additional objective was to define the sharing economy, indicate those aspects of life where we can observe its development, and identify consumers who are most willing to use the sharing economy platforms.

The research methods applied in the study included desk research and a diagnostic survey with the use of a survey questionnaire (quantitative research). Quantitative research was conducted on a sample of 230 respondents. The questions regarded the respondents’ exposure to online platforms related to the sharing economy, such as Uber and Airbnb, which are among the most popular ones in Poland.

The analyses were also based on a combination of the two following research methods: CAWI (direct interview technique, where respondents receive a questionnaire to complete individually) and PAPI (a direct interview conducted with the use of a paper questionnaire completed by a trained pollster).

The formulated thesis assumed that the sharing economy development is the outcome of an easy access to internet platforms dedicated to the type of economy mainly used by the members of the young generation, who are incentivized by the low prices of goods and services.
1 THE SHARING ECONOMY – ESSENCE, PARTICIPANTS, BUSINESS MODELS

Shared consumption is one of the world-changing ideas (Walsh, 2011, p. 8). The sharing economy, based on a collective use of goods, is called a social innovation developing in compliance with the sustainable development idea with the application of modern information and communications technologies (Schor, 2011). The emerging network societies popularize the new form of a community based on trust and group membership instead of a property right and ownership. Community members are connected through internet platforms which enable them to use goods collectively or provide services without a necessity to grant a property right to a good or service (PwC, 2016).

A dynamic development of the sharing economy has taken place over the past twelve years, but the phenomenon occurred much earlier. The initial records featured a 1978 paper entitled Community Structure and Collaborative Consumption: A Routine Activity Approach authored by Marcus Felson and Joe L. Spaeth (Zysk, 2016, p. 41). The authors addressed the subject of modern consumption of particular goods within the context of behavioural theories. Also Belk and Chen were pioneers in conducting studies of consumer behaviour in the sharing formula. Their papers explained the collaborative phenomenon in the consumer-consumer relationship (Rudawska, 2016, p. 184).

The subject literature does not provide a homogenous term of the notion of the sharing economy and there is no one proper definition of this phenomenon due to the broad application of the sharing economy in multiple fields and business sectors.

Polish literature explains this term as “wspólna konsumpcja” (collective consumption) as well as “konsumpcja oparta na współpracy” (cooperation-based consumption) or “współpraca konsumencka” (consumer cooperation) (Burgiel, 2014). Within the field of sharing economy also other terms, semantically similar, are used that have appeared in numerous publications over the past decade. Sobiecki (2016, pp. 29–31) is of the opinion that the definitions of those terms overlap only partially and sometimes they stand in contrast. These terms include, for example:
• Collaborative economy,
• Collaborative consumption,
• Access economy,
• Circular economy,
• Peer-to-peer economy,
• On-demand economy.

Despite the differences in meaning of the individual terms, each of them refers to co-sharing, co-using resources, relations, making something available, which are elements typical of the sharing economy.

Notably, the 2008 financial crisis contributed greatly to the sharing economy phenomenon boost. Society recognized the benefits of surrendering goods and services for the benefit of access to them and effective savings. The development of new technologies at that time also enhanced the scale of interest in the economy model based on sharing (Sztokfisz, 2017, p. 98).

The emergence of new platforms, news services, reservation systems, on-line payment availability encourages to engage with a particular network community, use available information on businesses, consumers, opinions, reviews significant when selecting an individual offer directed to a customer, and also in customers’ choices.

Technological evolution resulted in the emergence, within the sharing economy, of new business models based on four major elements (Poniatowska-Jaksch, 2016, p. 67):

• Internet platforms,
• Mobile applications and devices,
• Technological networks,
• Social networks.

The key dimensions of business models implemented as part of the sharing economy are addressed in more detail by Poniatowska-Jaksch, who elaborates on the examples provided by Cohen and Muñoz. Among the fundamental dimensions the author names the following (Poniatowska-Jaksch, 2018, p. 45-47):

1) Technology (used to connect users, finalize transactions, facilitate commu-
nication, such as Uber),
2) Transactions (of a market, free, alternative dimension),
3) Business approach (profit-driven, hybrid, and based on a mission, such as profit-oriented Uber; Zipcar is an example of social, ecological objectives implementation),
4) Collective resources (involves optimization of: new resources [a purchase for new operation purposes – such as Zipcar], unused existing resources [such as Rent the Runway with regards to unsold wedding gowns], and finding a new location to exploit the resources in use),
5) Management model (from corporate structures through to cooperation models),

The sharing economy business models are heterogeneous and mobility-based, their spread to further sectors of the economy is apparent. The application of the sharing economy business models features on the markets related to (Klemt, 2016, p. 122):
• Transport,
• Tourism,
• Hotels,
• Finances,
• Storage and car parks,
• Food,
• Education,
• Logistics,
• Employment,
• Media,
• Fashion.

The transport sector has seen a particularly dynamic development of the sharing economy; sharing takes various forms and it is an alternative to public transport and taxi companies (Koźlak, 2017, p. 176). The transport market includes the following platforms: Uber, Lynk, Bolt, BlaBlaCar or Otodojazd, CityCar Share
(Klemt, 2016, p. 122). These service centres offer user transport by private cars (Uber, Lynk) or a seat in a car (BlaBlaCar) or a fixed-time vehicle hire.

The following platforms operate within the tourist sector: CouchSurfing, Tripping.com, HomeAway, HouseTrip, Roomorama, and Airbnb (Klemt, 2016, p. 122). These applications allow travelling users to rent a flat or a room for a short-term stay that is made available by the hosts at attractive prices and in original tourist locations.

Sharing in the fashion sector is applied in two ways. Individuals may use the platforms to sell clothes they no longer use and that may still be used – this reflects the principle of unused material resources management (Czajkowska et al., 2019). An example of a platform that can be used to purchase and sell used clothing as well as to present one's own stylizations or share their know-how in fashion is the Clotify platform (Law Business Quality, 2018).

Examples of applications that operate as part of the sharing economy on the financial market are: Finansowo.pl, Finpoint, Walutomat, Kokos.pl, and Lendico (Klemt, 2016, p. 122). The platform intermediation enables users to complete a range of financial operations such as loans (the so-called peer-to-peer lending) or currency exchange without any bank agency.

Numerous business models based on the sharing economy principles have gained popularity along with the development of the online network, individual mobility in society as well as electronic and on-line payment methods (Schneider, 2017, p. 33). Considering the pace of life of the 21st century society, the platforms and applications are useful because they deliver goods and services according to individual requirements in a convenient, fast, and cost-effective manner.

The growth of the sharing economy is accelerating. The European collaborative economy market facilitated €27.9 billion worth of transactions between May 2015 and May 2016, with an estimated 191 million citizens engaging in at least one transaction involving a payment (European Commission, 2017). Based on the last year's EC Eurobarometer, more than half of all Europeans know about the sharing economy and one in six already uses it. By 2022, more and more sharing platforms are projected to spread and develop thanks to new innovations. Sharing will enter the mass market, and major sharing platforms will grow
to keep up with traditional markets. It will also expand to new sectors, such as insurance, health, and social care (Goudin, 2016).

Forecasts project that by 2025, the sharing economy will have caught up with the traditional rental services and it is expected to be worth $335 billion. In the UK alone, the sector is expected to be worth $15 billion in the same year (PwC, 2013).

2 THE SHARING ECONOMY USE ON THE EXAMPLES OF THE UBER AND AIRBNB PLATFORMS

2.1 THE UBER PLATFORM

The reasons for using the sharing economy may be diametrically opposed. Two main objectives of companies emerging on the sharing economy markets can be distinguished: a social objective – the absence of a benefit-driven approach, the superior mission is the common good; and an economic objective – material profit-driven. Businesses operating as part of the sharing economy usually implement the economic and the social objectives simultaneously (Jamka, 2018, p. 167).

The Uber application and platform operate on the basis of the sharing economy assumptions, qualifies as a ride-sourcing model, and has become a cheaper alternative to the traditional local transport (Gielzak, 2016). In recent years, ride-sourcing has become ubiquitous among common types of mobility and it has revolutionized the public transport market (CIVITAS, 2016). Uber serves as an agent and it is intended for people who want to use transport services (users) and drivers (providers) who offer their vehicles and time.

The creators of the shared transport service were Travis Kalanick and Garrett Camp, while the idea to set up a company originated in Paris in 2008. The idea was accomplished a year later and Uber was created with the first transport using the smartphone application in San Francisco on 5 July 2010 (Uber, 2020). Over the recent years, the company has expanded to other countries, including Poland.

Currently, Uber operates on 6 continents, in over 70 countries, and in more than 900 towns. In Poland, the first Uber transport was recorded in April 2014 in Warsaw and currently the service operates in over 10 towns, while the company seeks continuous expansion, for example by introducing innovations such as food deliveries with Uber Eats and combining transport through Uber Pool (Uber, 2020).
The company services are available following the “Uber” application installation on a smartphone and registration as a transport services user – a passenger. Through an active GPS in the telephone the application establishes the passenger’s location, then the user indicates the destination and receives a suggested route; next they may select the type of service (Toroń et al., 2017, pp. 10-11).

Uber’s offer for the prospective users includes four options of services (Uber, 2020):

- **Uber X** – is most cost-effective, a good standard service offered by the Uber application in all towns where Uber products are available;
- **Uber VAN** – an offer designed for up to 6 people, facilitates group transport within a town at favourable prices;
- **Uber SELECT** – this product provides the travellers with a higher travel comfort with high-standard vehicles offered and access to drivers with top ratings; due to the service attractiveness, the price is higher in comparison to Uber X;
- **Uber BLACK** – a deluxe product directed at demanding passengers expecting the best drivers and a good class vehicle; among the listed products this one is priced highest.

Currently, in Poland the Uber VAN and Uber BLACK products are only available in Warsaw (Uber, 2020).

Once the passenger approves the product of their choice, the application selects the drivers in the vicinity of the passenger. The customer receives information about the time and cost of the required journey depending on the vehicle and driver description available and the rating received by other users. Subsequently, the passenger can choose the service provider – the driver they wish to travel with. If the driver accepts the prospective passenger’s request, the order will be executed (Toroń et al., 2017, pp. 10–11).

The payment for the services rendered is automatic and the credit or debit card assigned to the user during the registration is debited directly. It should be noted that the transport services intermediated by Uber are available to adults only (Uber, 2020).

Uber’s operations are concentrated in densely populated towns, the favourable prices and the possibility to rate the drivers and the journey made it
competitive to traditional taxis (Skjelvik et al., 2017, p. 37).

As a result of the amendment of the law on road transport, as of April 2020 the drivers registering with the platform are required to hold a taxi licence and appropriate vehicle marking and the Uber platform is obliged to make passenger transport available only to licensed drivers (Samcik, 2019).

Uber uses new technologies, undergoes continuous development, and introduces new facilities and services within the transport sector, thanks to which the number of customers who are not obliged to own a vehicle and bear any related costs is growing (Cicharska et al., 2018, p. 119). The application is user-friendly, fast, and intuitive, and thus Uber may be an inspiration for new applications created in other sectors and technology development (Schneider, 2017, pp. 58–59). According to an analysis by Apptopia, Uber was a leader in the “travel” category in 2019 as the most often downloaded application (there were 142.5 million downloads). Uber was also the most willingly downloaded ride-sharing application in Poland in 2019 (over 1 million downloads). The Uber application is used by over 1 million users in seven of the biggest cities in Poland (https://fintek.pl).

The term uberisation, derived from the name of the Uber application, refers to the operation of a company and describes a phenomenon of economic and social changes present in the sectors applying modern technologies, including internet platforms and applications (Spoz, 2017, p. 10).

2.2 THE AIRBNB PLATFORM

In response to the changes occurring within the tourism industry and in customer needs internet platforms such as Airbnb or HouseTrip emerged (Krajewska-Smardz et al., 2016, pp. 37–38). As regards accommodation in the tourism sector, the sharing economy is manifested in two forms (Koźlak, 2017 p. 177):

- Short-term rentals of own flats or other premises with the use of online platforms such as Airbnb, HomeAway, Onefinestay, HouseTrip, and Roomorama;
- Living area swap for a period of time by the users of portals such as HomeExchange or Love Home Swap.

1 Apptopia is an independent research institution analyzing data in applications, data mining or business intelligence for the mobile branch. It measures the number of downloads and ways of using of thousands of apps.
Airbnb – its original name was “Airbed & Breakfast” – is the most popular among them and is considered as one of the pioneering sites of the sharing economy. It appeared on the market in 2008 in San Francisco and its founders were Brian Chesky, Joe Gebbia, and Nate Blecharczyk. Currently, Airbnb operates almost all over the world; the site displays over 7 million offers in 100,000 towns and in over 220 countries and regions (Airbnb, 2020).

The company is an intermediary in short-term rentals of uninhabited premises. Private entities have an opportunity to rent accommodation for a fee to people who have made a booking through the Airbnb application (Spoz, 2017 pp. 9–10).

The Airbnb application or the website and registration are available only to people who have attained the age of 18. The registration is processed via an email address, Facebook, Google account, or Apple ID. Once an account is created, the application must be authorized via an email address and telephone number. The next step involves completing the profile data including an up-to-date photo, user description, and a debit or credit card assigned to the account. The assigned personal data and the user description allow the site to verify the profile validity and at the same time provide safety for the host and guests using the Airbnb application (Airbnb, 2020).

Accommodation featuring on the platform displays diversity, the user has an opportunity to rent a bed in a room, a room, or an entire flat in accordance with their needs and preferences (Jaremen et al., 2017, p. 291). Users rent a flat or other premises directly from the owner who has placed an advertising on the Airbnb platform with a detailed description and images of the premises. If a user books an offer and the host confirms the booking, then the user is obliged to pay for the rental in advance. The payment is cashless with the use of a debit or credit card, Paypal, or Apple Pay, and it does not reach the host directly but first credits the Airbnb account. The site deducts a 3% commission from the host and from 6% to 12% from the guests. The host receives their payment 24 hours following the guests’ check-in. This payment system is designed to secure the transactions. Airbnb also ascertains physical ownership guarantee for owners of property amounting to USD 1,000,000. Airbnb is an option for tourists who do not want to use hotels, hostels, or guesthouses. The accommodation available in the application varies as regards the standard, location, tourist attractions, and
most of all, the price. Every traveller is able to find something suitable among the offers available on the platform.

Services consumer in the tourist sector include a customer using the accommodation a host made available through the Airbnb platform as a guest and a service provider offering their own property for rent. The platform user may be a customer as well as a service provider with an opportunity to observe the course of the transactions from both sides. Consumer, as a provider, takes an active part in particular services creation, thereby having a real impact on their quality (Kowalska, 2018, p. 18).

Attention is due to the recommendation system available on the platform, which serves as a guide for users searching for an offer. It allows both guests and hosts to give and receive a star rating and a recommendation description related to the course of the service. The recommendations provide other users with information whether the accommodation is true to the offer description or whether a guest is problematic.

The site functioning is based on the mutual trust principles and promotes tourism within the aspect of meeting the residents of visited regions. Short-term rentals with the use of the Airbnb platform have become a lucrative business for business owners in tourist regions in particular, hence numerous countries adopted measures to introduce relevant legal regulations in order to prevent hosts from avoiding settling tax obligations (Cicharska et al., 2018, pp. 130–131). An example of this are the Barcelona authorities who took legal action to reduce illegal hosts. Consequently, the Airbnb platform is regularly inspected by officers who search for unlicensed offers violating the local law. Illegal renting became a problem for the residents of Barcelona because it caused a deficit of premises for long-term rentals and it had a significant impact on the housing market price increase (Jaremen et al., 2017, pp. 80–81).

As it is observed and shown in various databases, the sharing economy has increasingly influenced our lives and financial performance. Survey results presented by Eurostat in 2019 showed that 21% of European Union citizens used websites or applications enabling short-term room or flat booking, and 8% of EU citizens used platforms enabling transport services booking (https://ec.europa.eu/, referred on 10/04/2020).
Both platforms contributed to trust building among the transaction participants, at the same time providing necessary user protection measures and security of services which they intermediate. From the business perspective, the virtual space becomes increasingly interesting and encouraging for making investments, therefore there arose a demand for the legal provisions on the sharing economy to be systematized on a global scale in order to prevent unfair procedures. Undoubtedly, the sharing economy idea will develop on many markets, especially within tourism, transport, and accommodation; therefore, innovative solutions enhancing the operations of individual platforms will be of essence.

It should be noted that the European Commission made an agreement with Airbnb, Booking, Expedia, and Tripadvisor in 2019 in the area of gathering and transferring of data concerning short-term bookings with the use of these platforms. The expected benefit for Eurostat, resulting from the agreement, is to get better data about the tourism sector in the entire European Union and to determine the scale and directions of sharing economy development. The data will consist of information about the number of overnight stays and the number of guests. They will be gathered continually on a local level and first statistical reports will be published in the second half of 2021 (European Commission, 2020).

3 METHODOLOGY OF RESEARCH

The research subject was the phenomenon of the use of the Uber and Airbnb internet platforms operating as part of the sharing economy.

The research objective was to determine the platform user profile and the factors that influence the use of mobile applications related to goods and services sharing.

A thesis was formulated that the development of the sharing economy is the result of an easy access to internet platforms dedicated to this type of economy whose users are mainly the members of the young generation motivated by the low prices of goods and services.

The research was quantitative in nature, the diagnostic survey method was applied, the technique was a survey questionnaire with 23 questions, which apart from the personal details questions concerned the respondents’ experience with internet platforms related to the sharing economy. The research sample included
230 people, residents of Poland. The questionnaire referred to specific applications such as Uber and Airbnb. This was due to their popularity in Poland and their use in tourism.

4 ANALYSIS OF RESULTS

People aged 18–24 were predominant in the respondent group, and constituted 60.4% of the sample. The second most numerous group were respondents aged 25–40 (35.7% of respondents). A minor share in the study belonged to people aged 41–60 (2.6%). The smallest percentage, 1.3% of respondents, were people below the age of 18. Table 1 shows the age structure of the respondent group.

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 18</td>
<td>1.3%</td>
</tr>
<tr>
<td>18–24</td>
<td>60.4%</td>
</tr>
<tr>
<td>25–40</td>
<td>35.7%</td>
</tr>
<tr>
<td>41–60</td>
<td>2.6%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Own study

There were more women than men among the respondents. Women constituted 72.2% of the respondent group and men 27.8%.

The percentage distribution of the respondents’ education corresponds to their age structure. Most respondents – 55.7% – have completed secondary education (secondary school graduates). 39.6% of people declared they had university education. Elementary education constituted 3.5% of people in the respondent group and the smallest group – 1.3% of respondents – were people with vocational education. The percentage distribution of education is shown in Table 2.
A majority of the respondents were in work – 47% of the respondent group. The next largest group were students, who constituted 36.5% of the sample. Those who were students and at the same time they were in work represented 12.6% of the sample. The unemployed constituted 3.9% of the total number of respondents. There were no pensioners among the respondents. The results are shown in Table 3.

### Tab. 2 Percentage structure of education in the respondent group

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary</td>
<td>3.5%</td>
</tr>
<tr>
<td>Vocational education</td>
<td>1.3%</td>
</tr>
<tr>
<td>Secondary</td>
<td>55.7%</td>
</tr>
<tr>
<td>University</td>
<td>39.6%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Source: Own study*

### Tab. 3 Percentage structure of the professional status in the respondent group

<table>
<thead>
<tr>
<th>Professional status</th>
<th>Percentage structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students</td>
<td>36.5%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>3.9%</td>
</tr>
<tr>
<td>In work</td>
<td>47.0%</td>
</tr>
<tr>
<td>Students and at the same time in work</td>
<td>12.6%</td>
</tr>
<tr>
<td>Pensioners</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Source: Own study*
The results regarding the place of residence of the respondents are presented in Table 4. Most people, 33.5% of respondents, live in towns with a population exceeding 250,000 citizens. Rural area inhabitants constituted 27.8% of respondents. The third place belonged to citizens of towns with a population of up to 250,000, which represented 15.2% of the total number of respondents. Towns with a population of up to 50,000 were represented by 13.9% of respondents. The smallest group were people living in towns with a population of up to do 100,000 citizens (9.6% of respondents).

<table>
<thead>
<tr>
<th>Place of residence</th>
<th>Percentage structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural area</td>
<td>27.8%</td>
</tr>
<tr>
<td>Town of up to 50,000 citizens</td>
<td>13.9%</td>
</tr>
<tr>
<td>Town of up to 100,000 citizens</td>
<td>9.6%</td>
</tr>
<tr>
<td>Town of up to 250,000 citizens</td>
<td>15.2%</td>
</tr>
<tr>
<td>Town &gt;250,000 citizens</td>
<td>33.5%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Own study

The research findings established that all respondents own a smartphone. The respondents’ use of mobile banking was also reviewed. A definite majority, i.e. 96.5%, responded positively, while only 3.5% said they did not use mobile banking due to the lack of trust in this payment method and the lack of the necessity to use mobile banking.

The diagnostic survey also allowed the researchers to establish whether the respondents are familiar with internet platforms such as Uber and Airbnb and whether they use them. As many as 94.8% confirmed that they had heard about those platforms and only 5.2% reported they were unfamiliar with those platforms. Furthermore, it was established that 60.4% of respondents used Uber and
Airbnb, whereas 39.6% had no such experience.

The study also provided an answer to the question regarding the source of the respondents’ familiarity with the applications such as Uber and Airbnb. For almost half of the people – 47.5% – friends constituted the source of information about those applications. A lower percentage – 22.3% – have read about the applications on social media. Advertising on website provided 21.6% of people with information on the existence of the platforms. The next group, precisely 4.3%, learnt about the applications from advertising banners. A small percentage of people heard about the platforms from their family – 3.6%. Among the respondents, 0.7% of people indicated different sources. Table 5 presents the percentage distribution of the discussed results.

**Tab. 5** Percentage distribution of the respondents as per the source of information about the Uber, Airbnb applications

<table>
<thead>
<tr>
<th>Source of the respondents’ familiarity with the Uber and Airbnb</th>
<th>Percentage structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends</td>
<td>47.5%</td>
</tr>
<tr>
<td>Social media</td>
<td>22.3%</td>
</tr>
<tr>
<td>Advertising on website</td>
<td>21.6%</td>
</tr>
<tr>
<td>Advertising banners</td>
<td>4.3%</td>
</tr>
<tr>
<td>Family</td>
<td>3.6%</td>
</tr>
<tr>
<td>Different sources</td>
<td>0.7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Source: Own study*

The next question was aimed at verifying which applications are most often used by the respondents who have already used online platforms. The Uber application was used by 76% of respondents and significantly fewer respondents used the Airbnb application – 24% of respondents.

The researchers also asked about the frequency of use of the selected applications operating in the sharing economy. The highest number of respondents – 46%
– use applications such as Uber and Airbnb several times a year. 27.3% of respondents use the applications several times a month. The application is used once a month by 14.4% of respondents. Those platforms are used less than once a year by 12.2% of respondents. Not a single respondent uses the indicated applications several times a week. The achieved results are presented in Table 6.

**Tab. 6** Percentage distribution of responses by frequency of use of the Uber, Airbnb application services

<table>
<thead>
<tr>
<th>Frequency of use Uber and Airbnb</th>
<th>Percentage structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Several times a week</td>
<td>0%</td>
</tr>
<tr>
<td>Several times a month</td>
<td>27.4%</td>
</tr>
<tr>
<td>Once a month</td>
<td>14.4%</td>
</tr>
<tr>
<td>Several times a year</td>
<td>46.0%</td>
</tr>
<tr>
<td>Less than once a year</td>
<td>12.2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Source: Own study*

The part of the study that followed verified in what form the respondents used the indicated applications. Almost all respondents, i.e. 99.3%, were the recipients of goods and services, whereas providers constituted 0.7% of respondents.

An attempt was made to obtain information about the respondents’ reasons for using particular applications. General availability of the application was viewed as the main advantage of the platform by 61.4% and its user-friendliness by 60.3% of respondents. For 53.4% the financial issues (lower prices) of the application use appeared to be the reason. Frequent promotions are convincing for 36% of respondents. For 31.7% of respondents the incentive to use the application was the quality of the services provided. 9% of respondents saw trust in the goods/service providers as a reason to use the platform, and 1% of respondents indicated other reasons for the use of the platforms. It was a multiple-choice question and the achieved response distribution is presented in Table 7.
The objective of the conducted study was also to obtain respondents’ information regarding further use or first-time use of the Uber, Uber Eats, Airbnb applications. Over 80% of respondents declared further use or first-time use of the Uber, Uber Eats, Airbnb applications, whereas almost 18% of respondents do not plan to use those applications in the future.

### 5 CONCLUSIONS

The conducted research shows that a significant number of respondents are relatively young people who use a smartphone and mobile banking on a daily basis, which is necessary to operate the sharing economy applications. Most respondents live in large towns, where services offered by platforms such as Uber and Airbnb are available. Over a half of respondents have used services provided by those applications. Over 80% of the respondent group manifests a willingness to use applications such as Uber and Airbnb in the future. The users certainly find the price, general availability, and intuitive navigation of the applications encouraging.

In conclusion, the business models constructed on the basis of the sharing economy are developing dynamically and currently they play a significant role.

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### Tab. 5

Percentage distribution of the respondents as per the source of information about the Uber, Airbnb applications

<table>
<thead>
<tr>
<th>Reasons for using Uber and Airbnb</th>
<th>Percentage structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>General availability</td>
<td>61.4%</td>
</tr>
<tr>
<td>Financial issues (lower prices)</td>
<td>53.4%</td>
</tr>
<tr>
<td>Quality of the services provided</td>
<td>31.7%</td>
</tr>
<tr>
<td>Trust for the goods/service providers</td>
<td>9.0%</td>
</tr>
<tr>
<td>User-friendliness</td>
<td>60.3%</td>
</tr>
<tr>
<td>Frequent promotions</td>
<td>36.0%</td>
</tr>
<tr>
<td>Other reasons</td>
<td>10%</td>
</tr>
</tbody>
</table>

*Source: Own study*
development of technology contributes to a growing popularity of the emerging platforms and the aspect of innovation and convenience encourages new users to use the applications. In the sharing economy, trust also plays a substantial role; it increases thanks to the recommendation and opinion system. It provides platforms with an opportunity to develop in a dynamic manner and acquire new followers.

The best known examples of sharing economy services on the market are Uber and Airbnb operating in the economy that report the highest dynamics of the idea of sharing. Transport and tourism play a major role in the functioning of society and the existing platforms bear multiple advantages; therefore, they are becoming a real competition for the traditional business models.

The conducted research has led to the conclusion that the participation of platforms operating as part of the sharing economy has increased in the daily lives of individuals; according to the respondents their general availability and the price level have the biggest affect. The applications are particularly attractive to the young generation who actively use the advancements of technology.

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