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The Sharing Economy Business Models in Poland: Aspects of Trust, Law, and Initiatives Facing the COVID-19 Pandemic

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Introduction

The collaborative economy is a social and economic phenomenon covering both the direct provision of services by people, as well as sharing, co-creating, co-buying, co-financing, and co-deciding. The appearance can be regarded as based on people's willingness to cooperate, help others, and share different kinds of resources, including time, money that is reciprocated in different ways (both material and non-material). In some way, it is related to the theory of 'warm-glow giving' (Andreoni 1990). The literature on altruism and the theory

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notes that some individuals feel positive when helping others. Nevertheless, some models of sharing economies, such as well-known Uber or Airbnb, are often perceived as pure business, sometimes with the element of inequality repeatedly leading to conflicts. The boundary between individuals and enterprises is not clear. Obviously, the economy is developing largely thanks to the Internet and mobile technologies that facilitate access to products and services. Moreover, the sharing likewise, the sharing economy is firmly based on trust. There are various types of collaborative economy initiatives in Poland—both non-profit and commercial. The country has both large international players (Uber, Airbnb, and BlaBlaCar) as well as thriving domestic players, including some going to international markets. For several years there can be noticed a kind of flourish of local initiatives, especially in the food sector. Nevertheless, where the shortage of resources appears, and many various stakeholders are involved. Also, a probability of conflict arises. Hence, such a situation was noticed in Poland in the case of Uber and taxi drivers until the new law Republic of Poland (2019) was enforced from the beginning of 2021.

Undoubtedly, since the World Health Organization (WHO) officially declared the outbreak of coronavirus disease 2019 (COVID-19) in March 2020, the financial situation in sharing economy gets worsen. As the basic need during COVID-19 time is to significantly reduce movements and keep social distance, there has been a drop in accommodation or transportation services. However, the crisis caused by the coronavirus triggers a reaction from the side of consumers, entrepreneur leading to the emergence of new initiatives within the collaborative economy. Efforts are being made to protect local entrepreneurs and to build customer engagement through social campaigns or applications (e.g., [Knajp.pl](https://knajp.pl) that helps restaurants in the COVID-19 time gain more customers and orders).

Regulations Related to the Sharing Economy

The sharing economy business models often are under a significant challenge to the regulators since the law is reactive and just follows the development of such new models generally, firmly based on technology. Those initiatives can be a profitable or unforeseen risk to society, contest the validity of outdated regulations or force them to change their policy. In turn, the law can support the development of collaborative economy ventures or undermine their economic meaning in submitting to regulatory pressure from traditional companies operating in a given sector. The development of innovative technologies also creates new types of uncertainty and risk that often require a different approach to legal regulations (Nadolska and Nadolski 2019).

It is worth remembering that the law is an element of culture, as well as the market, and in that sense, it must remain in constant feedback with them. That does not have to mean the sharing economy requires completely new legal solutions, as it is possible to properly qualify modern business models, at least in certain specific areas. It should be borne in mind; however, the over-activity of the Polish legislator in that area may pose a *sui generis* threat to the progress in the sharing economy, which is not desirable from the point of view of the country's economic development. The proposals concern, for example, the introduction of an obligation registration of flats for short-term rent. The changes made include, among others, an amendment to the Act on Road Transport (Republic of Poland 2019), which requires Uber or Bolt drivers to hold a taxi licence and changes in the vehicle (marking the body). The European Parliament's motion for the resolution of 11 May 2017 proposes that the Member States ensure legal clarity and calls for the sharing economy not to be seen as a threat to the traditional economy. It stresses the importance of regulating the economy of sharing in such a way as to facilitate and create opportunities, rather than restricting. The rationale behind that is the collaborative economy creates new and interesting business opportunities, generates jobs and growth, and often plays an important role not only in improving the efficiency of the economic system but also makes it more socially and environmentally sustainable. It also enables a

better allocation of resources and assets that would otherwise be under-utilised, thus contributing to the transition to the circular economy. Furthermore, the economy of sharing can have a profound impact on long-established business models in many strategic sectors, such as transport, accommodation, food, health, and finance. On the basis of the above, it must be assumed that, in the implementation of the sharing economy, it becomes necessary to ensure a high level of consumer protection and respect for workers' rights, as well as to spread the tax burden properly. The regulation of those issues is primarily attributable to the European Union's (EU) Member States, as they are in the area of local economies. It is, therefore, up to the Member States to adapt their legislation to the challenges posed to them by the sharing economy in the first place, but this may lead to the stratification of the single market in that area.

Issue of Trust in the Sharing Economy Evolution

In the framework of the sharing economy, trust is regarded as playing a key role along with referring it to currency (Botsman and Rogers 2011). Analysing sharing economy, those are seen not only as business models and markets but also meet the fundamental human need to be part of a community, build relationships, share with others, and entrust things to other people. Basically, people trust each other enough to share (Roland Berger Strategy Consultants 2014). From the perspective of the sharing economy, the stakeholders/users are of much significance, and they (Osztoivits et al. 2015) share with each other their ideas, capacities, and resources (e.g., fixed assets, services, money) on an on-demand basis (as and when the consumer need arises), usually via an IT platform, on the basis of trust, ascribing particular importance to personal interaction and the community experience, and with an eye on sustainability.

An increasing amount of people are demanding a form of consumption that entails a high degree of personal interaction, and a community experience, with products offered by individuals rather than 'faceless' companies. In this way, business services go from being transaction-based

to experience-driven, and the basis for this is trust (Osztovits et al. 2015). According to Hawlitschek et al. (2016), trust is one of 24 drivers and obstacles for participation in a peer-to-peer rental. Thus, platform operators have created devices to establish and maintain trust among their users, including mutual review and rating schemes, verification mechanisms, or meaningful user profiles (Teubner 2014). Hawlitschek et al. (2016) developed a research model for the role of trust in C2C sharing economy platforms that are based on the 3P of trust, for example, towards peer, platform, or product—represented by the dimensions of ability, integrity, and benevolence. It incorporates both the consumers' and suppliers' intentions to consume or supply a resource, as both are represented by private, for example, non-professional and persons. They come to the conclusion trust is without any doubt a highly complex construct—especially within the context of the sharing economy.

Notwithstanding, the sharing economy is still regarded as strongly connected to ICT (information and communication technologies). The report *Information Society in Poland: Results of Statistical Surveys in the Years 2015–2019* (GUS 2019) includes the results of the survey about using the Internet for sharing economy. Thus, in 2019, respondents were asked about the use of websites or applications that operate in the framework of the sharing economy. The survey was focussed on private providers of accommodation or transport services and those wishing to use these services. The questions were restricted to the demand side; for example, they concerned the use (paid or free of charge) or application to arrange (rent) accommodation or transport from another private person.

According to the survey, it is more common in the economy of sharing to organise accommodation than transport (20.1 and 7.0% of people respectively). The websites or applications in the sharing economy were more often used by younger age groups than older people. Taking into account the level of education, accommodation services, and transport within the framework of the sharing economy were mostly used by people with higher education (44.3 and 14.2%, respectively). Regarding the professional activity, the most common use was made by the self-employed (38.6%) in the case of accommodation and pupils and students in the case of transport (13.8%) (Table 16.1).

Specification	Arranging accommodation					Arranging transport services						
	Total		via			Total		via				
			Dedicatess websites or applications					Dedicatess websites or applications				
In % of total individuals in a group												
Students	14.4	16.4	9.9	12.7	6.4	7.9	12.8	13.8	9.1	11.0	5.4	6.3
Persons employed	23.7	27.5	18.8	21.5	8.8	10.9	9.4	8.8	7.5	7.2	3.0	2.9
Employees	24.5	28.3	19.4	22.4	9.2	11.0	9.7	9.1	7.8	7.5	3.0	2.8
Self-employed	34.6	38.6	27.8	30.1	12.3	16.7	14.3	12.9	11.6	9.8	4.9	5.3
Farmers	2.9	3.7	2.3	1.6	1.1	—	—	—	—	—	—	—
Unemployed	6.9	7.5	4.5	5.0	3.2	3.7	3.3	4.3	2.8	3.1	—	—
Retired or other not in the labour force	5.1	7.2	3.8	5.5	2.0	2.3	1.4	1.4	1.1	1.1	—	—
Domicile												
Large cities	27.6	30.6	23.2	24.7	9.2	12.0	12.7	13.4	10.4	11.1	4.0	4.4
Small cities	17.3	21.1	12.6	15.7	7.5	9.0	6.5	5.7	4.9	4.5	2.3	2.1
Rural areas	9.3	11.9	6.9	9.1	3.8	4.3	3.8	3.3	2.9	2.5	1.3	1.3
Degree of urbanisation												

(continued)

Table 16.1 (continued)

Specification	Arranging accommodation			Arranging transport services									
	Total	via		Dedicatess websites or applications	Other websites or applications	Total							
		via				via							
	In % of total individuals in a group												
Thinly populated	8.7	12.2	6.4	8.9	3.6	5.2	3.6	3.4	2.7	2.6	1.4	1.4	
Intermediate	17.8	19.3	12.9	15.0	7.7	7.6	6.5	5.2	5.1	4.0	1.9	2.0	
Densely populated	25.4	29.3	21.0	23.5	8.6	11.3	11.6	12.2	9.3	10.2	3.8	3.9	
Regions													
Eastern Poland	11.8	9.0	9.0	9.0	4.3	5.3	6.0	4.7	4.7	4.0	2.0	1.3	
Central Poland	19.9	17.1	15.6	17.1	7.4	9.8	8.2	8.3	6.5	6.6	2.7	2.9	
Western Poland	16.3	18.7	12.7	18.7	6.8	6.7	6.3	6.0	4.9	5.0	2.1	2.3	

Source Own elaboration based on GUS (2018, 2019)

Wide disparities in the shares of persons using websites or applications under the sharing economy have been noted between the different professions. Unquestionably, more percentage of users of websites or applications has been observed among occupations with white-collar employees rather than among those with blue-collar employees. People associated with the IT and telecommunications industry (ICT-related) are much more likely to use websites or applications as part of the sharing economy compared to persons not involved in the ICT industry (Fig. 16.1).

According to the Eurobarometer (European Commission 2018), in all but one country, less than a quarter of non-users mention a lack of trust in services offered via collaborative platforms as a reason for not using them. The exception is Spain (27%), where just over a quarter mention this reason. In the majority of the remaining countries, the proportions of non-users giving this answer ranges from one in ten to around a quarter. However, in Estonia (8%), Italy (7%), Lithuania (6%), and Malta (5%), just less than one in ten non-users mention the lack of trust in the services offered as a reason for not using collaborative platforms.

Fig. 16.1 Individuals using websites or apps for the sharing economy by occupation, comparison of 2018 and 2019 (Source Own elaboration based on GUS [2018, 2019])

It is the second most frequently mentioned reason in Denmark (18%) and Cyprus (13%). It is also the third most frequently mentioned reason in 12 other countries, including Poland. Furthermore, Polish people still prefer using services offered via traditional channels. That they pointed as a reason not to use services offered via collaborative platforms. However, there is a significant variation, in 11 EU countries the most frequently mentioned such reason for not using the platform, less than half of non-users give this answer, ranging from well over four in ten in Poland (45%) to just over one in ten in Cyprus (11%) and Romania (12%). Nevertheless, Poland is among the countries that 60% answers point to recommend these services to some extent, ranging from six in ten or more in Latvia (66%) and Poland (60%) to less than one third in Malta (29%) and Croatia (31%).

COVID-19 Impact on the Sharing Economy Initiatives' Development

As the world economy, also the sharing economy, was strongly affected by the coronavirus crisis, the especially negative impact was noticed in the short-term rental and transportation. Because of lockdown and quarantine, as well as general assumption not to move much during the pandemic 2020, in many touristic countries, reservations on Airbnb, Expedia, and [Booking.com](#) declined significantly. During the summer-time, the situation was better, however still lower than in 2019.

In Poland, the number of offers on the Airbnb platform has continuously increased, mainly in touristic cities such as Cracow, Gdansk, and Warsaw (Śledziewska et al. 2019). To solve the impact of COVID-19, a large part of short-term rental advertisements appeared on such platforms as Otodom or Gumtree, offering medium-term and long-term rentals with promotions ending on a specific date. It indicates the owners hope to wait out the difficult period and return to Airbnb after the situation calms down (Szostak 2020). Expecting short-term rental gains, investors are willing to pay more to buy the property. In this sense, the use of platforms such as Airbnb or [Booking.com](#) by developers increased

the bubble on the real estate market in Poland. Thus, that affected the housing market and the quality of life of the residents. Nowadays, the price of flats can be expected to fall down. The approach to the market has changed. Previously, there was a belief that prices would only go up. At the moment, there is a high expectation that they will start to decline, for what many citizens have been waiting for.

Another sector that has been severely influenced by COVID-19 is transportation. Before the COVID-19s time, shared mobility, bikes, scooters, motorbikes together with car sharing, as well as trip sharing, gained popularity. Nevertheless, the general idea during COVID-19 time is to significantly reduce movements as well as keep a social distance. Those do not match the assumptions of sharing mobility, especially in the case of car sharing, trip sharing ideas. That is why a significant drop in using shared modes of transportation has been observed. Real-time ridesharing and the industry have very quickly lost both passengers and profits (Andersson et al. 2020). Hence, the high-level risk of sharing vehicles with other people pushed many companies to stop their services. Uber stopped pooling rides in some markets, and Lyft did it in all of its operational areas. Facing the collapse, Lyft offered its drivers to work for Amazon as shoppers, warehouse workers, or as drivers (Lozzi et al. 2020). Moreover, the virus has had an impact on micro-mobility (e.g., bike sharing, scooter sharing) too: Lime stopped its services in 23 out of the previously served 30 countries, and Uber (Jump) and Bird (Circ) stopped their operations in almost all European countries. Contrary to such, Budapest introduced temporary nearly-free fares for their MOL Bubi bike-sharing service, limited to the first harder phase of lockdown.

Nevertheless, in Poland has been observed increasing movements of goods, particularly food, medications, fast-moving consumer goods (FMCG), to people confined in their homes and those who prefer to stay home not to take the risk to be infected. Due to COVID-19, 4% of the population made their first online purchases, 6.5% ordered services for the first time, and 20% had their first e-vision (Orange Polska 2020b). That is why the need, e.g., food delivery services, increased. Furthermore, online working and learning have contributed to the increased use of computers, cameras, desks, and online shopping. In Poland, as in other European countries, people restricted movements, especially by sharing

mobility. On the contrary, the trust has been put to a private mode of transport, especially private car. Moreover, in April 2020, Veturilo bikes disappeared from Warsaw. It came back in May after a month-long break caused by the government driving ban. It provoked widespread criticism because, in many countries, it was even encouraged to ride on two wheels, particularly that in April, the number of confirmed coronavirus infections in Poland reached around 250–520 per day. Unfortunately, the pandemic contributed to the bankruptcy of the Polish branch of Nextbike, the operator of Veturilo, since 2012.

A different situation is in the crowdfunding sector in Poland. The coronaviral downturn has not closed investors' portfolios for equity crowdfunding. On the contrary, the industry boasts further records and great interest on the part of both issuers and cash holders. In general, although the economic meltdown usually entails strong restrictions on household spending and reduces the willingness of households to invest, capital markets are experiencing a renaissance during the coronavirus era in Poland (Torchala 2020). However, it is difficult to determine unequivocally whether the increased interest of issuers should be linked to the crisis or the natural development of the idea of equity crowdfunding. Besides, there are increasingly public collections on the Internet for health reasons. The money collected in this form is intended to help hospitals to combat the coronavirus epidemic. It is about purchasing protective measures and medical equipment. One of the actions is run by the Siepomaga Foundation (Koslicki 2020). On the other hand, this year was dominated by the lowest transfers—up to 50 złotych (around 10 €). Such small support constitutes more than three-quarters of all payments (in 2019, it was less than 70%). The limited generosity of Poles might be caused by the negative effects of the COVID-19 crisis, which affected the condition of the economy and household finances. However, that could also be influenced by a significant increase in the share of two age groups in crowdfunding collections, for example, the youngest and oldest internet users. Nearly 200% growth among the youngest and over 150% among the oldest internet users (Duszczyk 2020).

In Poland, similarly to other countries, the sector of the online course has recorded a big growth, as well as dynamic development. The coronavirus has forced many people to organise their lives anew, both privately

and professionally. Many areas of activities have moved to the Internet—from work and learning to shopping and entertainment. In addition, all the universities have gone to remote studies. Some private universities have managed to transfer their educational activities to online platforms such as Microsoft Teams within two working days. Some people also use their time at home to develop their qualifications. Thus, platforms such as Khan Academy, Coursera, Skillshare, and Akademia PARP—programming, finance, marketing, law, management, and personal skills have been gaining popularity.

Moreover, the co-working sector has been negatively affected by the COVID-19 crisis. The possibility of having an office in a co-working space definitely allows for greater comfort of work. It is a great alternative to an office in a situation of money shortage to rent separate premises and gives the opportunity to collaborate with other entrepreneurs. Besides, it is conducive to establishing new business relations. An additional advantage is low costs of space rental, assured access to utilities, and often even other benefits—such as coffee machine, kitchen, and bathroom. The co-working industry has met with great interest from micro-entrepreneurs. Unfortunately, the coronavirus pandemic has slowed down the development of that sector.

During the COVID-19 pandemic, nearly 60% of Poles got involved in helping people in need of support. The survey conducted by Orange Polska (2020a) shows that people most often donated material resources, including financial ones, and almost 41% of citizens actively participated in aid actions, offering time and skills to others, for example, by sewing masks, doing shopping and cooking meals for seniors. More than half of the respondents realised that only by helping each other can they live more easily among the specific forms of involvement, the sewing of masks for foundations and hospitals, shopping, and the preparation of meals for seniors, as well as learning how to use messengers. Poles also have paid a lot of attention to children, helping them with homework or giving them online tutoring. Furthermore, also Polish artists in the range of #hot16challenge2, have organised a collection of money to support healthcare workers in the fight against the coronavirus, as well as to equip medical staff. The collection has been an effect of collaboration between artist and crowdfunding platform [Siepomaga.pl](https://siepomaga.pl).

Initiatives Operating Under the Sharing Economy in Poland

Accommodation and transport are the services regarded as the most commonly related to the sharing economy. However, the catalogue of sectors and included services is a lot much bigger. Beyond, there are some examples of initiatives under sharing economy operating in Poland:

- Car and scooter sharing in cities, such as Panek (car-sharing), jedenslad (scooters). Unfortunately, one of the main electric car-sharing platforms, Vozilla, ended its operation in April 2020.
- Sharing bicycles (e.g., NextBike, Mevo), sharing bicycles and electric scooters operate in every central city, e.g., NextBike, Mevo, as well as international big scooter platforms are active: Lime, Bolt.
- Mobility services, BlaBlaCar—hitchhiking, Yanosik—exchange of information about incidents on the road (accidents, road works, radars, road checks, traffic jams, navigation—little similar to Waze) and hitchhiking, jadezabiore.pl—a unique form of parcel delivery. There are also international platforms such as Uber or Bolt in this area.
- Sharing a flat or room, e.g., Otodom, gratka.pl, gumtree.pl and international: Airbnb, Couchsurfing, Booking.com.
- Online courses: Akademia PARP—finance, marketing, law, management, personal skills, strefakorsow.pl—informatics/programming. According to the pandemic situation, almost all form of education is currently moved to the online method. Exceptions are practical classes in technical or medical studies, which require students to participate in laboratories.
- Provision of services by private persons, e.g., pozamiatane.pl (house-keeping), niania.pl (nursery). Such services are also available on generic classified portals. They have been particularly popular during the COVID-19 lockdown, while many people helped to organise free daily shopping for older people.
- Shared office—co-working: spacing.pl—a platform presenting the local offer of many co-working places (currently 280) in all major cities

of the country, allowing for localisation maps, specific services, forms of lease.

- Crowdfunding platforms: in Poland, there are platforms with a general profile (there are no fundamental restrictions as to the subject of the collection)—zrzutka.pl (PLN 115 m /28 m €, 4.5 × growth since 2017), PolakPotrafi.pl (PLN 24.3 m/5.6 m €, 11 × growth since 2017), support.to (PLN 23.9 million, 3 × growth). There are also specialist platforms, e.g., providing financing for start-ups, co-financing of projects/equity—beesfund.pl (PLN 57 million), findfunds.pl (PLN 10 million), foundedbyme.com. Popular are platforms supporting donation/charity, e.g., Siepomaga (typical collections for the needy), or similar activities, e.g., aukcje.wosp.org.pl (operated by the allegro.pl auction portal), where people put items up for sale and payment is transferred to the largest charity buying in Poland—the Great Orchestra of Christmas Charity. Moreover, there are specialist platforms for the patronage of the arts and artists: patronite.pl and wspieramkulture.pl.
- Sale of food products directly from farmers (e.g., Local-Rolnik.pl, food cooperatives—not applicable to markets).
- Sharing resources—lost keys or other objects equipped with a Bluetooth geolocator—over a million mobile phone users in Poland (mainly car drivers) use the Yanosik application, whose main function is to inform about the situation on the road. If any of the phones with the Yanosik application is similar to a lost object equipped with a low-voltage Bluetooth geolocator (range up to several dozen or several dozen metres), it sends information about the approximate location of that object to the owner of the lost object via the platform. An interesting solution is a platform for exchanging opinions about doctors and medical facilities with the possibility of making an appointment: znanylekaz.pl (and its foreign branches in Turkey, Spain, Italy, Czech Republic, Mexico, Colombia, Brazil, Argentina, Peru and Chile; e.g., Doctoralia, MioDottore, DoctorTakvimi, ZnamyLekar) or ktomalek.pl—a platform allowing you to check the availability of medicine in pharmacies, which is particularly important when you urgently need medicine, and it is not a commonly available one.

- Second hand/second use—gratka.pl, Vinted, tablica.pl—bought by Naspers NPN (JSE) and rebranded to olx.pl (abbreviation from the ‘online exchange’).
- Local initiatives—platforms for participatory budgets in cities, local groups, and societies.

A lot of confusion arose around the sharing economy, largely due to the lack of one coherent definition. Inevitably the development of initiatives goes into a significant polarity between bottom-up projects based on sharing economy, such as item exchange groups, food farms, different types of cooperatives, and often huge corporations using that trend for business purposes. Observing the presence, everything points that there will be a further increase in a variety of initiatives in the future, from equity crowdfunding to local initiatives concerned with the needs of locally active groups and societies. Actually, in Poland, the fastest developing sector is crowdfunding.

Summary

Over the past decade, many companies using sharing economy business model have started and conducted global expansion. From promising start-ups, they have become global companies. The sharing economy is the phenomenon that dynamically develops in many sectors of the economy, on different levels: global, international, national, local. In many aspects, it is a challenge for law regulators as it is related to various regulations, such as tax, labour, and consumer law. However, countries with a higher level of economic freedom have a larger sharing economy (Bergh et al. 2018). Thus, on the one side, that means economic freedom is important for the development of a collaborative economy, and on the other side, it shows that it is worth opposing excessive state regulation. The rationale behind that is the collaborative economy creates new and interesting business opportunities, generates jobs and growth, and often plays an important role in creating business more socially and environmentally sustainable. It also enables a better allocation of resources and hence contributing to the transition to the circular

economy. Furthermore, the economy of sharing can have a profound impact on long-established business models in many strategic sectors, such as transport, accommodation, food, health, and finance. Nevertheless, in the implementation of the sharing economy, it becomes necessary to ensure a high level of consumer protection and respect for workers' rights, as well as to spread the tax burden properly.

As the global economy, also sharing economy, was strongly affected by the coronavirus crisis, the especially negative impact was noticed in the short-term rental, transportation, as well as co-working. The social distance, restrictions in movement, along quarantine have caused those sectors needed to adjust their activity to the new, adverse situation. For example, in the case of Uber, a new branch of it has developed, namely Uber Eats, in case of a short-term rental, owners offering such services, using platforms such as Airbnb and [Booking.com](#) decided to make mid-term or long-term rental for the time of coronavirus pandemic. Besides, among residents, there is an expectation of decreasing the prices of apartments as before COVID-19, the use of platforms such as Airbnb or [Booking.com](#) by developers increased the bubble on the real estate market in Poland.

Except for sectors such as crowdfunding, transportation, short-time rental, can be observed rapidly growing development of local cooperatives, especially in the food sector. Those cooperatives are entirely based on trust between consumers and suppliers. They want to buy food directly from farmers, without intermediaries. Besides, they want it to be organic, but it does not always have to be certified. Throughout the years of activity, they believe that their suppliers do not cheat. Such cooperatives are a way to shorten supply chains. A cooperative, such as Future Farms, is a way not to transport food from a distance and to decentralise crops. Monocultures are not good for the environment. Bringing food closer to consumers affects not only the quality of food but also the level of food waste. A lot of food goes to the basket already at the transport stage (Skiba 2019).

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