

# Trust and other factors impacting the platform choice in sharing economy: A case from Poland

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## ABSTRACT

**Objective:** The purpose of this study is two-fold: firstly, to identify the role of trust in the sharing economy; secondly, to identify the correlations between personal determinants such as age, gender, education level, place of residence and factors impacting the choice of sharing economy platform.

**Research Design & Methods:** The mix methods were applied in the study. Firstly, the literature studies were used to recognise the theoretical background and the variables identification. Secondly, the pre-research study, applying the in-depth interviews, was conducted, and thirdly, the main primary empirical research was employed with the online survey as a main research method.

**Findings:** There is a strong relationship between the activities of consumers in relation to sharing economy and trust. Trust becomes a fundamental issue in the so-called “the trend of sharing”. Consumers identify trust as a key determinant of their participation in the sharing economy and likewise the main limitation in case of their deeper involvement in the sharing process. The more credible and trustworthy an enterprise is, the more willingly consumers are able to take advantage of its intermediation. When analysing consumer decisions in relation to independent variables, such as age, gender, place of residence and education level, a lack of statistically significant correlations between the variables and the factors influencing the choice of the appropriate platform was noticed. Only two pairs of variables showed statistically significant negative correlations: age and credibility of the sharing economy platform as well as education level and number of stars.

**Implications & Recommendations:** Research broadens knowledge about the sharing economy and allows to better understand the behaviour of active consumers of the sharing economy. The results may be useful for sharing economy companies and platforms.

**Contribution & Value Added:** The analysis presented in the paper expands knowledge about the significance of trust and other factors influencing the choice of platforms in sharing economy.

**Article type:** research article

**Keywords:** Sharing economy; Collaborative business; Trust; Consumer decisions; Sharing economy platforms

**JEL codes:** D16, E21, L14, M13, O33

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## INTRODUCTION

The development of new technologies and growing access to the Internet implicate the changes both the consumers` needs and behaviours. Consumers in the third decades of the 21st century are independent and organize their lives individually (Light, 2014; Narwal & Sachdeva, 2013). Besides they are very conscious about the environment (reduction in the use of natural resources) and sustainable development (Borusiak *et al.*, 2021; Räsänen *et al.*, 2020). These determinant shapes the ground for the new style of many consumers which is called sharing economy.

“Sharing is the future of our world where we have greatly exaggerated consumption. The sharing economy uses a currency completely different from money – trust” such words were used by Botsman

and Rogers (2010, p. 16) in their book *What's Mine is Yours. The Rise of the Collaborative Consumption*. The shared revolution changes the economy of the 21st century, influencing significantly the transformation of the socio-economic system of consumers. We are witnessing a widely understood change in the current value system or approach to ownership, in which the issue of trust in the individual begins to play a special role (Gazzola *et al.*, 2020). The global economy is struggling with a serious transformation, where the sharing economy – “like a virus” seizes markets in individual countries, operating in subsequent segments of life. This trend in consumer behaviour becomes to be very popular especially among young consumers (Schor, 2014), but its advantages caused to be more and more popular also among the elderly.

A wide spectrum of application of the sharing model stimulates the development of startups, where some of them are valued much higher than mature corporations. This fact provokes a reflection: How companies such as Uber and BlablaCar (carpooling) or Airbnb and Couchsurfing (room sharing) – companies without their own resources – are able to achieve an international success? Why are consumers around the world more or less willing to opt for such solutions? The answer seems to be related to trust existing among sharing models' users. The problem of sharing economy and trust is especially important and worth investigating in the coronavirus pandemic that caused great changes in the hotel market.

The main purpose of this study is two-fold: firstly, to identify the role of trust in the sharing economy; secondly, to identify the correlations between personal determinants age, gender, education level, place of residence and factors impacting the choice of sharing economy platform. The mix methods were applied in the study. Firstly, the literature studies were used to recognise the theoretical background and the variables identification. Secondly, the qualitative pre-research (in-depth interviews) was applied to identify the variables and thirdly, the main primary empirical research was employed with an online survey (quantitative research) as the main research method. The respondents represented various social groups, mainly youth from urban areas with at least secondary education. It is also assumed that the entire study group was of Polish nationality (a questionnaire in Polish). The paper presents the results of own research focusing on an in-depth analysis of the behaviour of Polish consumers of the sharing economy and the choices they make.

Despite its growing popularity, the issue of the sharing economy is still little explored. Most of the authors of publications on the sharing economy focus in their research on the precise interpretation of the concept of the sharing economy, pointing to its forms and specificity, including Hamari *et al.* (2016); Schor (2014), Sundarajan (2016), Ziobrowska (2017). Some devote their research to specific sectors of the sharing economy by analysing the activities of individual platforms (Ert *et al.*, 2016; Gutentag, 2015). Only a few authors present in a deeper way the role of trust in the sharing economy (Kamal & Chen, 2016; Mazzella & Sundarajan, 2016; Zoteanu *et al.*, 2018), where Botsman – an author of many books, articles and speeches on the TED TALK platform – is cited as one of the most popular publicists for trust in sharing economy.

The concept of the sharing economy is an increasingly frequent topic of research but the problem of trust became more relevant and significant in the period of Covid-19 pandemic. On the one hand, we are facing one of the greatest crises of trust in history in which the society, due to general misinformation, doubts the credibility of governments, public institutions or enterprises (Khurshid, 2020). Therefore, it can be expected that the decline in social trust will result in a general reluctance to use sharing economy services. The constant blockades in traffic, travel and bans on meetings influenced the development of the sharing economy and threatened it significantly. People are becoming less trusting, treating everyone as a potential threat to their health (Hossain, 2021). Sharing economy platforms need to focus all their resources more than usual on creating a safe environment for their customers so that they can fully trust them and benefit from their services (Vinod & Dipasha, 2021). On the other hand, coronavirus pandemic could act as a stimulus for the sharing economy as it did during the 2008 economic crisis. Resource scarcity and the precarious situation of households mean that collaborative economy services may gain importance (Buheji, 2020).

The main contribution of the article is an analysis of the behaviour of consumers of shared services on the Polish market. The research paper analyses their level of involvement with an emphasis on

trust, which is indicated as a key factor in the sharing economy. Additionally, the research paper does not focus on the analysis of consumer behaviour of a particular platform, but shared services in general and indicates factors that are important from the consumer's point of view when choosing the sharing economy platform. The author also tried to examine the relationship between the level of consumer confidence and independent variables such as age, education level, place of residence or gender. A literature study on the aspects presented in the paper helped to form two research questions:

**RQ1:** Is trust indicated as an important factor in the decisions of participants and choice of platform in sharing economy?

**RQ2:** Do gender, age, place of residence and level of education determine the importance of factors influencing the sharing platforms' choice?

## LITERATURE REVIEW

### The idea of sharing

There is no single, universally accepted definition of the sharing economy in the literature. This is largely related to the complexity, multidimensionality and diversity of concepts, as well as an ongoing process of its shaping. For the first time in the literature, the issue of sharing was raised by Felson and Spaeth (1978). In their research, they referred to collaborative consumption in everyday family relationships or relationships between close friends who, through mutual exchange of goods, solved the problem of lack of access to specific resources (Rudawska, 2016). However, Lessing (2008) is considered to be a pioneer in this matter. He explains the term of sharing economy as a modern economic idea which, instead of money, occurs in the classical process of exchange and offers social benefits (Lessing, 2008).

With the development of technology, the approach to the sharing economy began to evolve, and the growing popularity of mobile technologies and social media played a special role here (Graessley *et al.*, 2019; Hamari *et al.*, 2016; Jastrzębska & Legutko-Kobus, 2017; Lee *et al.*, 2016; Sundarajan, 2014). It has been noticed that the sharing economy over the Internet brings together potential users who want to share certain goods or services (Hamari *et al.*, 2016; Petropoulos, 2017). All of these is done through the platform, which indirectly links the demand and supply sides (Sundarajan, 2014). In this case, technology contributed significantly to popularizing the new trend of "sharing" enabling potential users to connect on a large scale.

The involvement of intermediary platforms in the exchange process has generated some controversy. Critics of the sharing economy have pointed out that platform engagement has made the sharing economy lose its original purpose, and intermediary platforms have "hijacked" the popular term to achieve higher profits (Jemielniak & Przegalińska, 2020). However, exaggerating the irregularities of the sharing economy seems to be simplified, and in the complex business world the existence of the phenomenon of "sharing for money" is possible (John, 2017).

The widespread disagreement on the definition of the sharing economy has resulted in divergent interpretations. However, the literature on the subject contains a number of common features that accurately describe the economy of cooperation. It is recognized that despite the similarity of this economic model to the "traditional" economy – such as a desire to achieve profits or maximize utility – the cooperation economy is characterised by several different aspects (Czernek *et al.*, 2018):

- "access becomes better than having" (Rifkin, 2016);
- vanishing – from the recipient's perspective – differences between professional service for corporations and relying on extensive social networks (Sundarajan, 2016);
- high involvement of technologies;
- numerous interactions between strangers, which is associated with an increasing risk and a sense of insecurity;
- trust considered to be the most significant feature of the sharing economy.

So, the sharing economy can be defined as a complex, global phenomenon that aims to profit from unused resources. According to this ideology, possession is abandoned in favor of access to resources. People are starting to give up slowly the constant hoarding of goods, which is also a response / an opposition to the still-fueling consumerism. The global reach of the sharing economy would not be possible without a strong emphasis on the development and use of technology in everyday life. Technology has allowed the sharing economy to flourish – creating an environment suitable for the development of a global trend (greater access to resources, greater scale of operations, creation of international companies).

### **Trust and other factors determining the sharing behaviour**

“Trust and distrust are peculiar bets on the uncertain actions of other people” (Sztompka, 2006, p.310). It is an indispensable element of interpersonal relations and it occurs in every sphere of life, also in relations of market exchange (Małys & Fonfara, 2018). This statement is confirmed by the research of Bruni & Sugden (2000), who proved that the market is not able to function without mutual trust which constitutes the basis of any relationship or transaction (Nikodemka-Wołowik *et al.*, 2020). The sharing economy is no exception, but the role of trust seems much higher here. Trust is therefore a key factor conditioning participation in sharing consumption (Keymolen, 2013), and its low level combined with a high propensity to protect the privacy of a person is defined as a key barrier slowing down the development of this phenomenon (Olson, 2013).

Traditionally, trust is treated as something unique, built over time where each party believes in the other’s good intentions. It was created locally and its level was verified by prosocial behaviour. In the sharing economy, this trust goes beyond the hitherto known values of society and is created between two completely unfamiliar individuals. Often, the cultural and territorial aspect itself ceases to be an obstacle in building relationships, which results from the involvement of technology in the process of building trust (Czernek *et al.*, 2018).

What is more, the sharing economy relies heavily on the provision of certain services to strangers, which gives a rise to another peculiarity of the trust created in the sharing economy. In the initial phase of the parties’ involvement in the exchange process (i.e., making a decision to share), there is no direct contact between the parties. There is no way to assess, build, and strengthen trust through face-to-face meetings before deciding to join the exchange process, and the relationship in the virtual community plays a significant role here (Bylok, 2012). But why are people increasingly choosing to participate in shared transactions and trusting strangers? Why do they risk their health and life by contradicting common sense?

Undeniably, the sharing economy is closely related to trust (Belk, 2007). The studies carried out by Hawlitschek *et al.*, (2016) are corroborating this claim. It shows that both the demand and supply sides of the sharing economy depend on trust and creating an environment in which there is mutual trust supports the smooth operation of the entire sharing economy. They distinguish trust on three levels: peer, platform and products (3P of trust) – thus emphasizing the importance of the trust aspect. Building trust among communities has therefore become a priority for sharing economy platforms. Mitten-dorf (2016) analysing the case of Airbnb, a well-known hospitality platform, noted that trust drives consumer involvement in the act of sharing. The more credible and “trustworthy” the company is, the more willingly it is used for its services. Consumers need to feel secure in the transaction to engage fully and become a part of the sharing community (Kong *et al.*, 2020).

Research of authors also show the importance of other factors in relation to the behaviour of consumers in sharing. According to Gazzola *et al.*, (2020) both socio-demographic and economic diversity (gender, age, place of residence, wages etc.) affect various spheres of people’s lives, determining their decisions and choices. One of the key factors influencing consumer decisions is gender (Hunter *et al.*, 2004; Zelezny *et al.*, 2000). The sharing economy is not an exception, according to a Eurobarometer’s survey, women are less likely to use the sharing economy services. Other conclusions were described by Böcker and Meelen’s (2017), who noticed, based on an analysis of pro-ecological behaviour, that women were more likely to join the act of sharing than men.

It was also noted that the age of consumers influences the decision-making process in the sharing economy - especially because it is usually young consumers who use the sharing economy services (Zhu *et al.*, 2017). Godelnik (2017), Kadic-Maglajlic *et al.* (2019) and Zhu *et al.* (2017) claim that the sharing economy sector has been taken over by a generation of millennials who are more adept at using smartphones and mobile applications. While the rest of the older generations are still in the process of assimilating and adapting to the new trend. Young people absorb changes faster, are “open-minded” and do not attach so much importance to ownership, which they easily replace with access to goods (Kumar *et al.*, 2018).

Finally, Schor *et al.* (2016) point to education as a factor determining the willingness to participate in the sharing economy. It was noticed that people with higher education more often use and provide sharing economy services (Andreotti *et al.*, 2017).

## RESEARCH METHODOLOGY

The mix methods are used in the presented study. Firstly, this paper focuses on a thorough literature review, paying the particular attention to the specificity of the sharing economy and its close relationship with trust. Secondly, the pre-research study was conducted with the usage of in-depth interviews (qualitative research) in order to identify key factors influencing the selection of the appropriate sharing economy platform from the point of view of a potential user (participants were differentiated because of age, gender, education level and place of residence). Next, in main primary empirical research (online survey), author`s aim was to check the approach of Polish consumers to the sharing economy, paying the particular attention to the level of their involvement and trust both in intermediary platforms, other users (peers) and the sharing economy in general (quantitative part of empirical study). Next, the author identified the correlations between the importance of trust and personal traits of respondents.

The main empirical study was conducted by applying a survey method – an online survey. The measuring instrument was an online questionnaire containing closed one- and multiple-choice questions using a five-point Likert scale. The questionnaire was made available in May/June 2020 on Facebook and on blogs and forums with topics focusing on sharing economy services, and replies were provided over a period of one week.

The sample was selected partially randomly (the online questionnaire was placed in social media in order to collect suitable respondents), and thanks to the use of online tools, the respondents came from different parts of Poland (this assumption is due to the fact that the questionnaire was only available in Polish), but the sample doesn`t exactly reflect the structure of Polish society. That is why the results are not representative. The study involved 168 respondents – active participants in the sharing economy. The research group was classified according to four aspects: gender, age, place of residence and education.

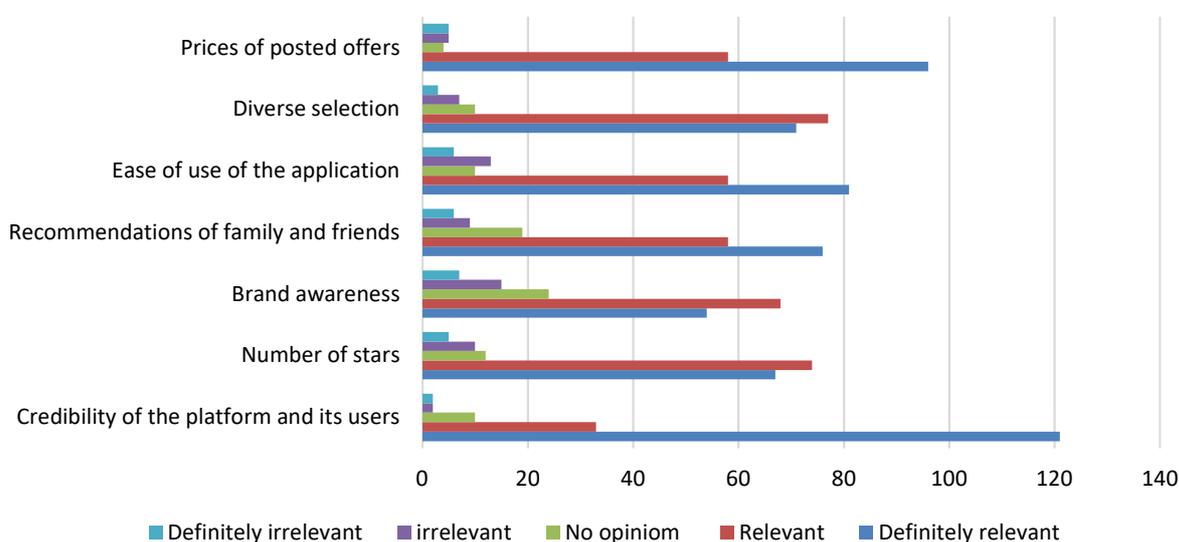
In the initial phase of the study, the properly selected respondents underwent in-depth interviews, during which the degree of their involvement in the sharing economy was verified. During interviews they were asked about the nature of their participating in the sharing economy (service providers, recipients, or both) and the frequency and regularity of the use of sharing economy services. Respondents were asked about their preferences and tendencies to share their own resources and use the resources of others. It was also checked which of the platforms available on the Polish market are the most popular among the respondents and why they decide to participate in the sharing economy in general. It was decided to distinguish 7 factors that may seem crucial from the point of view of a potential consumer of sharing economy services: prices of posted offers, diverse selection, ease of use the application, recommendations, brand awareness, number of stars and credibility of the platforms and other users (Fig. 1.). All of the above issues allowed for a better preparation of questionnaire for main research.

## RESULTS AND DISCUSSION

### Empirical Findings

The survey was made available on internet portals, blogs and social media, which allowed for a partially random selection of the sample. 168 people who actively use sharing economy services participated in the survey. The research group was classified according to four aspects: gender, age, place of residence and education. The majority of the surveyed group was women and it was 77% of all respondents, while men constituted only 23%. Respondents mainly came from larger urban agglomerations (cities with more than 200,000 inhabitants) – 47%. The active users of the sharing economy who took part in the research were mostly under the age of 34 and had at least secondary education.

Based on the existing literature and the analysis after pre-research study 7 factors were identified that may seem important to the consumer of shared services: prices of posted offers, diverse selection, ease of use the application, recommendations, brand awareness, number of stars and credibility of the platform. The respondents were asked about the importance of individual factors (Figure 1).



**Figure 1. Factors influencing the choice of the sharing platform**

Source: own study (n = 168).

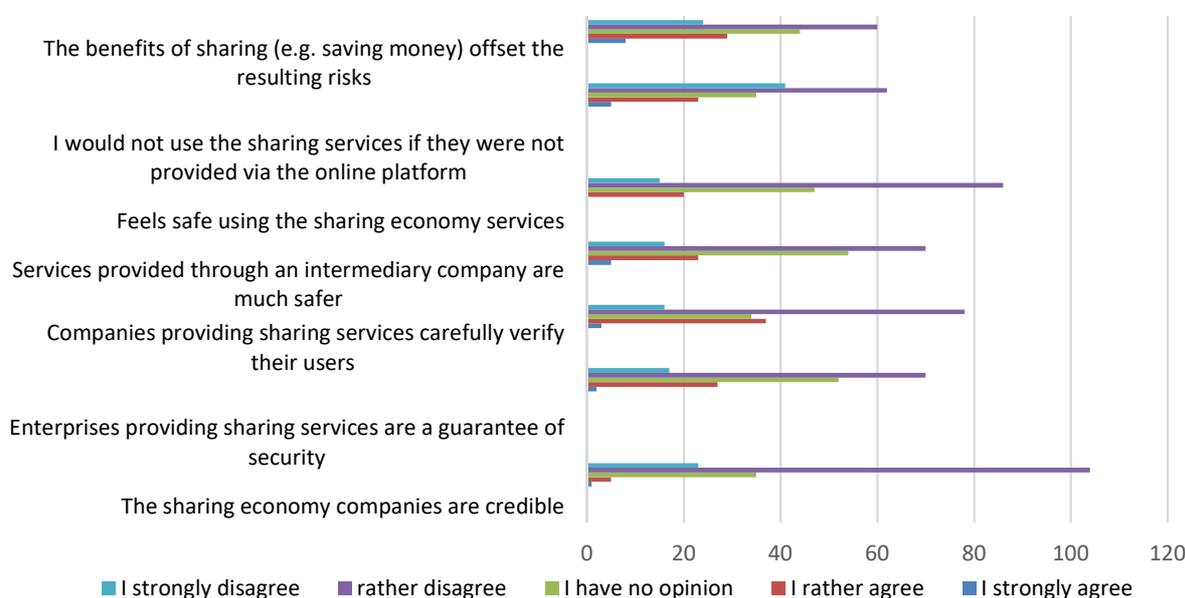
All the factors mentioned in the study turned out to be significant for the analyzed research group. However, 92% of respondents clearly indicated the credibility of the platform as a key factor in choosing the right intermediary portal. The prices of posted offers and brand awareness are equally important. Consumers are much more likely to choose a checked and well-known company. The system of reputation and recommendations, which in the study was referred to as the number of stars or recommendations of relatives, also plays an important role.

The high importance of credibility and reputation systems shows a strong correlation between consumer behavior and trust in the intermediary platform. This phenomenon is analyzed in more details by using data presented in Figure 2.

There is a general belief among respondents that the sharing economy platforms are trustworthy. 76% of the respondents described them as reliable, which at the same time may indicate that consumers feel a certain level of trust towards them. However, the respondents were not so convinced as to the method of verification itself.

About 59% of respondents are sure that sharing economy platforms adequately screen users of their applications, while only 52% describe the portal as a guarantee of security. Analyzing the issue of the trust of consumers participating in the sharing process towards intermediary platforms, it can be shown that 51% of respondents feel much safer using the sharing economy services provided through

the Internet portal, and as many as 61% of respondents say that if it were not for intermediary platforms, they would not be willing use this type of service. These data clearly show the significant role of intermediary platforms in building trust throughout the sharing process. Moreover, when asked about the general sense of security of platform users who decide to take part in the act of sharing, as many as 60% of respondents feel safe using this type of service.



**Figure 2. Opinions about sharing economy platforms in relation to trust**

Source: own study (n = 168).

The analyses were aimed at verifying whether independent variables such as age, gender, place of residence and education exert an effect on the factors influencing the choice of sharing platform. The analysis of such data has its specificity, consisting of the use of adequate statistical tools for comparisons. In order to verify whether the independent variables measured on the rank scale are statistically significant, the Spearman's rank correlation coefficient was calculated. Due to the fact that gender is expressed on a nominal dichotomous scale, the non-parametric Mann-Whitney U-test was used to verify whether it differentiates significantly the results of dependent variables measured on the rank scale. A significance level of 0.05 was adopted for all analyzes. All analyzes were performed using the Statistica v.13.3.

The analysis of the research results began with the presentation of the correlation between age and the factors influencing the sharing platform choice (Table 1). Responses were ranked as follows: 1 – definitely irrelevant; 2 – rather irrelevant; 3 – I have no opinion; 4 – rather important; 5 – very important.

**Table 1. The influence of age on factors determining the sharing platforms' choice (significance with  $p \leq 0.05$ )**

Age & What are your guidelines when choosing a particular platform to provide you with shared services?	N	R	t(N-2)	p
Prices of posted offers	168	-0.14	-1.86	0.064
Diverse selection	168	0.00	0.06	0.952
Ease of use of the application	168	-0.06	-0.81	0.419
Recommendation of friends / family	168	-0.10	-1.28	0.203
Brand awareness	168	-0.09	-1.12	0.263
Number of stars	168	-0.05	-0.64	0.525
Credibility of the platform and its users	168	-0.15	-2.02	0.045

R – Spearman's rank correlation coefficient; t (N-2) – the result of the significance test for the correlation coefficient;

p – test probability

Source: own study (n = 168).

The analysis of the results gave grounds for finding only one statistically significant weak negative correlation in the case of responses for the credibility of the platform and its users ( $R = -0.15$ ;  $p = 0.045$ ). Therefore, it can be concluded that the significance of the factor “credibility of the platform and its users” decreased as the age of the respondents increased.

**Table 2. The influence of place of residence on factors determining the sharing platforms` choice (significance with  $p \leq 0.05$ )**

Place of residence & What are your guidelines when choosing a particular platform to provide you with shared services?	N	R	t(N-2)	p
Prices of posted offers	168	0.10	1.34	0.18
Diverse selection	168	-0.03	-0.41	0.68
Ease of use of the application	168	-0.05	-0.59	0.56
Recommendation of friends / family	168	0.04	0.52	0.60
Brand awareness	168	-0.00	-0.03	0.98
Number of stars	168	0.06	0.81	0.42
Credibility of the platform and its users	168	0.09	1.14	0.26

R – Spearman’s rank correlation coefficient; t (N-2) – the result of the significance test for the correlation coefficient;  
p – test probability

Source: own study (n = 168).

The results of the place of residence analysis on decisions and the importance of factors determining the attractiveness of sharing economy platforms did not provide any grounds for stating statistically significant relationships between the place of residence with the significance of factors influencing the sharing platform choice  $p > 0.05$ .

**Table 3. The influence of level of education on factors determining the sharing platforms` choice (significance with  $p \leq 0.05$ )**

Level of education & What are your guidelines when choosing a particular platform to provide you with shared services?	N	R	t(N-2)	p
Prices of posted offers	168	-0.07	-0.91	0.36
Diverse selection	168	-0.05	-0.66	0.51
Ease of use of the application	168	-0.07	-0.91	0.36
Recommendation of friends / family	168	-0.05	-0.66	0.51
Brand awareness	168	-0.10	-1.30	0.19
Number of stars	168	-0.15	-1.97	0.05
Credibility of the platform and its users	168	-0.12	-1.58	0.11

R – Spearman’s rank correlation coefficient; t (N-2) – the result of the significance test for the correlation coefficient;  
p – test probability

Source: own study (n = 168).

The analysis of the results provides grounds for establishing only one statistically significant weak negative correlation between education and the number of the stars contained in Table 3 ( $R = -0.15$ ;  $p = 0.05$ ). This means that the higher the level of education, the less important the star factor becomes.

Subsequent analyses were aimed at verifying whether gender significantly differentiates the results of answers to the questions posed. For this purpose, the Mann-Whitney U-test was used.

The analysis of the results did not give any rise to the conclusion that gender significantly differentiates the results of answers to question regarding the significance of the factors contained in Table 4. Gender of the consumer benefiting from the sharing economy does not significantly affect the importance of the different factors determining the appropriate common platform and services.

**Table 4. The influence of gender on factors determining the sharing platforms' choice (significance with  $p \leq 0.05$ )**

What are your guidelines when choosing a particular platform to provide you with shared services?	Sum of ranks Female	Sum of ranks Male	U	Z	p
Prices of posted offers	10494.50	3701.50	2711.50	0.06	0.95
Diverse selection	10472.00	3724.00	2722.00	-0.02	0.98
Ease of use of the application	10835.50	3360.50	2370.50	1.29	0.20
Recommendation of friends / family	10834.00	3362.00	2372.00	1.28	0.20
Brand awareness	10912.00	3284.00	2294.00	1.56	0.12
Number of stars	10712.50	3483.50	2493.50	0.84	0.40
Credibility of the platform and its users	10641.50	3554.50	2564.50	0.59	0.56

U – U test result; Z test result; p – test probability

Source: own study (n = 168).

### Discussion

Research has shown that the group of respondents who are active participants in the sharing economy attaches great importance to the issue of trust, confirming the thesis expressed by many authors of research papers about the sharing economy (Botsman & Rogers, 2010; Sundarajan, 2014; Sztokfisz, 2017). Trust is a key factor in determining the participation and level of engagement of consumers of shared services.

Regarding the first research question: Is trust indicated as an important factor in the decisions of participants and choice of platform in sharing economy? (RQ1). The respondents indicated trust as the most important factor determining their participation in the act of sharing and the choice of an appropriate platform. The higher the level of respondents' trust in the sharing economy platform (higher company credibility, reliable recommendation system), the better its competitive position on the market. These results confirmed the conclusions presented by other researchers working in this area (Botsman & Rogers, 2010; Sundarajan, 2014).

The second research question was aimed at checking how variables such as age, education level, place of residence and gender influence the importance of factors determining the choice of an appropriate intermediary platform (RQ2). The study of the relationship between independent variables (age, level of education, place of residence, gender) and factors influencing the choice of sharing platform showed that they do not influence significantly consumer decisions and preferences. Only age and level of education showed a statistically significant negative correlation with one of the analysed factor. It was noticed that as the age of respondents increased, the importance of the credibility of platforms and their users decreased. A similar correlation occurred between the level of education and the number of stars obtained by the platform. The higher the respondents' education level, the less important this factor was. At the same time, this study contradicts the results given by previous researchers (Andreotti *et al.*, 2017; Hunter *et al.*, 2004; Zelezny *et al.*, 2000) of this phenomenon, who showed dependencies between the independent variables and the decisions of consumers of the sharing economy. Independent variables determine the respondents' answers to a small extent.

It may seem that after making the decision to participate in the sharing economy (becoming an active user) regardless the age, gender, etc., the same importance is attached to the aspect of trust, and independent variables do not have such a large impact here. Analysing the research of the aforementioned scientists, it can be assumed that these variables have the greatest impact when making the initial decision about joining the sharing economy, i.e., choosing whether to become a passive or an active participant.

Most of the sharing economy services are provided via an Internet platform or mobile application, and they play a significant role in the process of co-consumption. The most important thing is that it has credibility and a meticulous reputation system, which is extremely important when working with the precise selection of the service provider. It is the strength of the recommendation and the created

virtual reputation justify the creation of trust between the parties to the transaction. Without it, further co-consumption of goods or services is impossible.

## CONCLUSIONS

Trust is an integral part of the sharing economy and it largely determines the behaviour of users of shared services. Regardless the age, gender, place of residence or level of education, all active consumers of the sharing economy indicate that trust is crucial for them and determinates their participation in the sharing process.

The research in this paper has clearly shown that trust plays an important role in both the decision-making process to participate in shared consumption and determines the continued behaviour of consumers. Despite the constant feeling of uncertainty and awareness of the risks involved, the active consumers are willing to entrust the transaction to the other party, trying to give it some "credit of trust". Nevertheless, they constantly take preventive measures, monitoring the reputation and image of the other party to the transaction. Therefore, this action clearly highlights an important role of intermediary platforms and their reputation systems, which are used as trust building tools between individuals.

Sharing economy platforms stay in front of a crucial challenge especially during the COVID-19 pandemic where the sharing companies need to focus their attention and recourses to create a safe environment for using sharing economy services. This study deepens knowledge about the sharing economy and indicate which factors should be crucial for sharing economy platforms. Intermediary portals should focus their activities on thorough verification and transparency of the users of their applications. Only this attitude is able to ensure the security of the parties to the transaction and thus guarantee the success of the sharing economy portal.

The research contained in this paper may have numbers of applications. They are a source of information for those interested in the sharing economy. It can also help sharing economy platforms better understand their users' behaviour. The study highlights the key factors for consumers using sharing economy platforms, giving entrepreneurs tips on what aspects are important to a potential customer. Understanding the needs of users allows the sharing economy platform to adjust better the product offer, increase transaction security or streamline advertising campaigns, which in turn may contribute to an increase in demand for their services.

This study has some limitations. The research is confined to the analysis of only the group of respondents from Poland. The survey is also not representative, so it becomes impossible to standardize the result for the entire population of the country. The survey was conducted at the turn of May / June 2020, the constantly deteriorating epidemiological situation could have changed the respondents' opinions and feelings. The respondents participating in the study were mainly young people, which could have been influenced by the form of the study (questionnaire made available on social networks and forums).

The broad spectrum of the sharing economy allows for the expansion of research in many aspects. Firstly, the research can be extended by another factor influencing consumer decisions – cultural differences. One could compare different approaches of culturally different groups: their willingness to share and to trust in the individual. Furthermore, future research could take into account the behavioural change in sharing economy consumers during the Covid-19 pandemic. To study the strength of the impact and effects of the coronavirus pandemic on an individual's willingness to participate in the sharing economy and to compare the results before and during the pandemic.

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#### Conflict of Interest

The author declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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