

State of Art of Collaborative Consumption

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Chapter I. Digital technology advantages among young and elderly consumers

Digital technology advantages from the last period contributes to achievements in everyday life. E-commerce based on information and communication technology (ICT) influences economic development by changing perceptions relative to how it can be achieved. However relevant is the fact that in general only part of the population benefits from the majority of technological discoveries. We refer primarily to those referred to as "digital natives", those born after the years 1980 and less to the older, and people born until 1958. In our opinion, technology brings real benefits to all people, regardless of gender and age. The way people enjoy the age of technology benefits is important for the sustainable development of society.

The difference of perceptions between young and elderly, especially visible from the point of view of use, is also worrying in terms of economic impact. With the expansion of the Internet, the continuous "digitisation" of society and the emergence of WEB 2.0 tools are trying to integrate all categories of population to the rhythm of technological changes.

Questions such as "how can information technology contribute to the wellbeing of all individuals?" and "how can we educate all categories of population to explore digital benefits?" are permanently in the attention of companies, organizations NGOs and educational institutions.

For European Union Countries, it is certainly a favourable time to promote the exchange of best practices in economy sharing, the use of digital technologies, including collaborative consumer platforms. This is primarily possible through a collective effort to support education in order to integrate the use of new digital technologies in the current life. In this way it will shrink the distance created between the native digital and imported people, and the use of new technologies will expand widely, both in space and at the level of diversification of the categories of users.

For these reasons it was created in the framework of the COL-SUMERS project with the help of the partners involved in a systematic approach to promote collaborative consumption and to educate a population segment less familiar with digital tools, adults aged over 60 years.

This guide is the first step for developing an optimal methodology for planning educational activities for the community consisting of adults over 60 years.

The Concept of familiarisation with the collaborative consumption and integration of the products in this current life is an innovative one and not without barriers and risks. The Perception of the consumption needs of the elderly adults who can be accessed electronically is diverse, the tendency being more in the area of denial of them.

But the world is constantly changing and we have the responsibility to adapt to them and to promote everything that is new and perspective.



For this purpose, this Methodological Guide was created to provide the general framework on particularities of every community. In addition, this tool can be used to compare communities and to extract common points and differences.

Moreover, this guide offers the advantage of assessing the results of educational activities as objectively as possible by promoting quantitative and qualitative indices that will measure the results.

From the perspective of the "macro", this guide will facilitate the summarization of opportunities, barriers, weaknesses and threats that characterize the collaborative consumption.

Chapter II. Contexts and concepts for the development of necessary digital skills to use collaborative environments'

The idea of the necessity to develop competencies with the expansion of new digital technologies is of great interest, especially from the perspective of extending their adoption among different categories of people.

The new digital environment, made up of technologies that successfully complement the social and economic environment, is characterized by:

- Computer integration into current activities;
- Promoting a large amount of information storage
- Rapid communication
- Automatic insertion of references using hypertext

Positioning outside the digital connection is no longer possible. ELearning training requires shared use of existing digital resources, as well as compatibility between different IT systems.

Collaborative platforms are digital tools through which the sharing economy concept is implemented. But promoting them among adults aged over 60 is a real challenge.

Digital collaborative environments are perceived as including both IT-specific tools and the information itself. Differences in perception of the use of digital resources are since the information has direct economic and social implications and can be used repeatedly, but there are real safeguards to minimize the risks.

The user must be able to choose the useful information from a huge amount of information posted.

Questions that the voluntaries would need to think before starting to navigate on the collaborative platform are:

- Which search engine should I use?

- How do I find information of interest to me?
- What are the promoted domains?
- What are the goods promoted?
- What are the services promoted?
- During which time the goods and services are promoted?
- Which keyword keys do I use to quickly find the information that interests me?
- How can I find the impressions of other users?
- Is there a user forum?
- How long do I have to browse?
- How do I see if the information is up to date or has it expired?
- How can I claim a good or service that I was not happy with?
- How can I learn more about those who promote goods and services?
- Can I save my own records?
- What are the responsibilities of those hosting the site?
- What are the responsibilities of the owners of webpages?
- How can I contact webmasters?

Analysis of the attitude of elder consumers towards use digital tools

Spain

The people who will be older in the next few years, and who are currently between 56 and 70 years old, show a positive attitude towards the use of technologies, especially mobile telephony, of which they are, in fact, very majority users. This seems to reduce the risk of exclusion and facilitates the access of these people, when they reach a more advanced age, to multiple resources aimed at improving their living conditions.

Greece

Greece has come a long way in this perspective with an increasing number of people doing their shopping online. Lately, this phenomenon moved from clothes and books to everyday necessities, such as goods from an e-supermarket or e-pharmacy. Nevertheless, this kind of consumers is a relatively small one comparing it to the Greek population.

Bulgaria

Slovenia

In Slovenia only minority of citizens participate in collaborative consumption. The most developed and widely used sector is transport. About 4% of people in all age groups participated in collaborative economy, most of them in the transport section. 3% use internet platforms or mobile app for arranging or offer transport, 1% used other web service such as social media. The percentage of people who use this kind of service decline drastically with age: if there is 12% of people who use services of collaborative economy in the age group 16-24 years, there are only 3% in the age group 35-44 years¹.

Romania

Romania is still at the beginning of this process, even if there are some smart digitization initiatives for goods and services. The benefits of adopting digital technologies are very high, even if security risks and reservations can be identified by citizens.

The concept of smart collaborative consumption contributes to the development of new business models, new methods of interaction, reduces time for various actions and facilitates the exchange of good practices among citizens.

Chapter III. Evaluation and the determination of main collaborative platforms

This subchapter is carried out in order to investigate the collaborative consumption together with the description of the legal framework of Sharing Economy in each COL-SUMERS organisations countries.

Data extraction included:

- proof of identity and procedural synthesis of each study or article;

Abstract

- Study objective
- Methodology of the study
- Study results

Proof of identity	Objective	Methodology of the study	Results
Collaborative Economy in the EU - First Interim Report 2018	To investigate the current level of development of the collaborative economy across the transport, accommodation, finance and online skills sectors;	Desk Research Country Profiles Interview Survey	<p><i>"Compared to the EU average in terms of CC use, in Romania it still plays a relatively minor role in the global economy, being adopted by as many Romanian consumers as possible.</i></p> <p><i>In 2016, in Romania, 20% of the population used the products and services offered through CC, ranking in a lower position among the EU countries, compared to the first place - France with 36%".</i></p>

¹ Statistical office Republic of Slovenia), <https://www.stat.si/StatWeb/News/Index/6998>

Cesarani and Nechita 2017	To investigate the current level of development of the collaborative economy	Qualitative investigation about the tourism model of sharing economy	<i>"Airbnb started to strongly influence the way of doing business in the hotel industry because of the innovation and rapid adoption of new ICT technologies in the communication and booking".</i>
Benoit et al. 2017	To investigate the occurs of CC	A literature-based framework explaining the role of CC actors within a triangle: a platform provider (e.g., Uber), a peer service provider (e.g., an Uber driver) and a customer	The authors "suggest that CC can be differentiated from more traditional forms of exchange based on three factors, those being the (1) number and type of actors, (2) nature of the exchange, and (3) directness of exchange".
Hausemer 2017	This study "identifies five key consumer issues that emerge from this new kind of economy: (1) transparency and clarity regarding the nature of transactions concluded through online P2P platforms, applicable consumer rights and obligations, the applicable legal framework and its enforcement; (2) reliability of peer review and rating systems and accuracy of identity information provided on the platform; (3) discrepancy between exclusion of platform responsibility and liability for the performance of on-line P2P transactions and platform practices; (4) access to redress for peer consumers and peer providers; and (5) data use and data protection issues".		This study focuses on online platforms for "a) (Re) Selling or Buying of Goods - like eBay; b) Sharing or Renting of Goods – like Peerby; c) Sharing or Renting Accommodation – like Airbnb; d) Sharing or Hiring rides – like BlaBlaCar or Uber; and e) Hiring people to do Odd Jobs – like Yoopies (formerly FindaBabySitter.com). With the exception of the (re) sale of goods sector, these sectors are part of what the European Commission has defined as the "collaborative economy", or what is more generally referred to as the "sharing economy".
"Collaborative Consumption & Economy, Application in the Cultural Sector"; D.Dal-abiras; 2016	"Does the use of new social media and mobile applications contribute to cultural co-generation or dissemination in the context of collaborative consumption and the collaborative economy?"	Qualitative research Quantitative research Interviews	<ul style="list-style-type: none"> - 55% of the participants use their phones daily for more than 3 hours; - The most popular social media is Facebook; - 33% share regularly photos, videos, music through the internet; - 37% use platforms like eBay and 31,5% uses Airbnb; - 57,1% states that they could use CC; - 59,2% states that they would use CC in order to save money;

“Collaborative Economy /Consumption: A Case Study about Airbnb in Greece”; F.Sieme; 2017	Study of the CC and a case study about Airbnb, in order to investigate and present how AIRBNB works in Greece.	Quantitative research – questionnaires Case study	<ul style="list-style-type: none"> - Most of the participants know Airbnb, as guests; - Most of them would recommend it provided they had a positive experience; - The services that Airbnb could add to improve the guests’ experience include cheaper accommodation and taxation, and the general activities; - Most of them enjoy Airbnb, because it is effective.
“Collaborative Consumption”; R.Perren, L.-Grauerholz; 2015	A desk research on collaborative consumption.	Desk research	CC has helped to transform the traditional consumption communities to collaborative global communities.
“You are what you can success: Sharing and Collaborative Consumption Online”, R. Belk, 2013	Assessment of the similarities and differences between sharing and collaborative economy, explanation of the developments.	Analysis	By collaborative economy, we gain more knowledge, by sharing economy we are entering the post-ownership economy.
“The phenomenon of sharing economy in Germany – Consumer motivations for participating in collaborative consumption schemes”; 2015	To address motives of users to participate in collaborative consumption via online sharing platforms.	Quantitative research Analysis	All sharing activities are motivated by multiple factors – economic, environmental, social.
„What is collaborative consumption? Platforms and participation of people in collaborative consumption – Impact of the new technologies”, B. Nwaorgu, 2018	Available collaborative consumption platforms and their users. Impact of the technology on CC and the its role at the expansion of new technology systems.	Desk research	Collaborative consumption is widely connected with the technology. Also, a big number of participants have contributed in the development of collaborative consumption platforms, but more time is needed so consumers build trust.
“Collaboration generation – The disruptive shifts revolutionizing our economy”; J. Vanoverschelde, C. Delancray, L. Bartolo.	The factors of the collaborative economy	Desk research	Factors: <ul style="list-style-type: none"> - Technology (enables its function and its promotion) - Relies on socioeconomic factors; - Relies on the changes of values.

„Understanding Current and Future Issues in Collaborative Consumption: A Four-Stage Delphi Study”; S.J. Barnes, J. Mattsson; 2016	What are the key drivers, inhibitors and directions for future development of collaborative consumption?	Four-stage Delphi method	Drivers: economic, social/cultural, technological, environmental. Inhibitors: social/cultural, political, business, technological, legal, environmental. Future developments: legal, business, technological, economic, social/cultural, environmental, political.
“More than a profit: a collaborative economy with a social purpose”, 2016	Understanding of Europe’s social purpose collaborative economy.	Desk research Interviews	Six key trends underpinning Europe’s social purpose collaborative economy: social purpose is not a specific model, sharing intangible assets and tangible resources, a wide variety of practice with little dedicated support, little collaboration with existing movements and institutions, cities and urban initiatives are key proponents, funding and politics are shaping opportunities
2015 PricewaterhouseCoopers LLP, The Sharing Economy	Investigate what impact collaborative consumption can make in the market and see what difficulties collaborative consumption faces as well as the opportunities of additional incomes it may be able to get. The study also questions whether collaborative consumption will present a threat to the existing economy.	25 minute questionnaire given to 1000 American consumers somewhat experienced with the sharing economy and covering all age, gender and income options. Survey conducted from 17.12.2014 to 22.12.2014	44% of American consumers are familiar with the concepts of sharing economy 19% have practical experience with collaborative consumption 9% have used collaborative consumption regarding entertainment and media 8% have used collaborative consumption regarding automotive and transport 6% have used collaborative consumption regarding gastronomy or accommodation 2% have used collaborative consumption regarding retail
2016 Organization of consumers and Users (OCU) Collaboration or business. From value for users to a society with values	To raise European consumers' awareness of the impact of collaborative consumption	Consumers’ survey (8,600 citizens) Delphi research with CC experts and a survey of platforms Observational study of the legal dimensions of CC platforms Netnographic study of the social and interactive dimensions of CC platforms:	In general, awareness of CC is high The most mentioned reasons to participate in Collaborative Consumption are economic and for practical reasons Satisfaction with CC experiences is high The study founds a high degree of divergence between platforms in relation to privacy and data protection obligations. Many platforms don’t provide complete and detailed information on data protection and cookie legislation

<p>2018, OSTE-LEA Center of Research, Dissemination and Innovation in Tourism (IDITUR)</p> <p>Collaborative economy platforms a global look</p>	<p>The report describes and analyzes the situation of the collaborative economy in the Spanish economy and the sectors in which it operates in a significant way</p>	<p>Desk Research</p> <p>Interviews</p>	<p>Collaborative consumption is based on the values and principles of collaboration and exchange, as an alternative to competition. It is a direct consequence of the economic crisis and the enormous impact of ICTs.</p> <p>Until 2015, the sector that registered the highest income in Europe was transport, followed by accommodation.</p> <p>The collaborative economy sector is expected to increase its revenues by 335 million dollars by the year 2025.</p> <p>In 2016, 176 platforms / companies were registered in Europe. The total value in assets was 4.3 trillion dollars. The most prominent companies are, by far, Uber and Airbnb.</p> <p>The collaborative platforms quoted on the stock exchange directly employ around 1.3 million workers.</p> <p>However, the sector is not exempt from controversy. There is a discrepancy between the principles of collaborative philosophy and the labor practices of some companies that operate under this label.</p> <p>The motivations of the users of these platforms have more to do with questions of practical nature than with principles and values.</p> <p>In Spain, growth has been very important: more than 300 startups have been created distributed in almost all sectors of activity.</p>
<p>2015 PricewaterhouseCoopers,</p> <p>Sharing or parking?</p> <p>Growth of the sharing economy</p>	<p>The objective of the document is to outline everything that a business decision-maker needs to know about the sharing economy phenomenon. The purpose of the study is not to analyze every aspect in the minutest detail, but to give a broader overview</p>	<p>Desk Research</p> <p>Trend analysis</p>	<p>The study identifies 3 main directions with respect to the possible strategic responses of the companies regarding the sharing economy models:</p> <ul style="list-style-type: none"> • Protection of the existing customer base • Strategic partnerships • Developing sharing economy products
<p>2015, OSTE-LEA</p> <p>International and national context of collaborative tourism</p>	<p>This document analyzes the impact of the collaborative economy in sectors associated with tourism (accommodation, transportation, parking and catering)</p>	<p>Desk Research</p> <p>Interviews</p> <p>Surveys</p>	<p>In Spain there are between 400 and 500 companies dedicated to collaborative consumption, and the average annual growth of the sector between 2010 and 2015 is estimated at the same level as that of the EU and EE. US: between 14% and 17%</p> <p>It is estimated that Spain has an offer of 189,382 p2p accommodations with capacity to accommodate 589,651 people</p> <p>The average price per night is 92.7 euro</p>

<p>National Commission on Markets and Competition (CNMC 2016) (CNMC 2017)</p>	<p>To investigate the study on new models of providing services and the sharing economy transport, accommodation, finance and online skills sectors;</p> <p>The object of the study is to obtain a series of conclusions and recommendations tending to the adoption of a regulation more favorable to competition and economic efficiency</p>	<p>Survey</p>	<p>The analysis carried out in the study of the collaborative economy in Spain identifies the existence of numerous advantages derived from the development of the new models</p> <p>the apps to sell or rent second-hand products the most used</p> <p>3 out of 10 Spaniards use collaborative economy platforms to acquire products or services</p> <p>12% use these platforms to stay in the home of another individual</p> <p>the price is the main reason to use collaborative economy applications.</p> <p>30% of users regularly use the apps dedicated to the sale or rental of second-hand products follows the accommodation in homes of a particular 12% and travel by car with a private driver 6.5%</p>
<p>Nicolas A.Guillen (Institut Spain Tourist 2015 University Zaragoza)</p>	<p>To investigate the second homes by renting for tourist accommodation traditionally characterized by black economy and the lack of specific regulation.</p>	<p>Interviews Surveys</p>	<p>The sample for the study were 2077 individuals in Spain who would have enjoyed a vacation home for holidays</p> <p>the results were :</p> <p>the sources of information consulted were the websites (p2p)</p> <p>The most habitable hiring forms are the online reservation</p> <p>Andalucia is where more housing touristicas were rented 21.1% and Valencia follows 13%</p> <p>31% made some comment on the Internet about their stay (either on the website itself or social networks.</p> <p>We are a rental user accustomed to the use of the internet as a source of information and purchase, and who is willing to share their experience in the network.</p> <p>The traveler 2.0 is a consumer whose main source of information and opinion are other travelers and what they comment on the internet</p>

<p>Final Report Behavioral Study on the transparency of online plat- tforms Fco Lupianez European Union 2018 DGJC</p>	<p>This Study contributes to the broad-based evidence reviewed by the Commission in the context or the regulatory fitness check of EU consumer and Marketing law, informing targeted legislative enforcement initiatives, non-legislative policy initiatives and/or self regulatory efforts by online plat-forms.</p> <p>This study was designed to investigate the impact on consumers of transparency in searchin and selecting of goods an services in three online areas-information search, contractual identity and user re-views an rating</p>	<p>The preparatory Phase Behavioural experi- mentes Analysis of Results</p>	<p>Add more information about the identity of the vendor SPAIN</p> <p>An Indication of popularity of the products , specify the number of sold items</p> <p>Indicate when articles ar second hand</p> <p>The share of participants never encountering problems upon finding out the contractual party identity is 82% SPAIN.</p>
<p>Veronica Fernandez Cobo.2016-2017 tax implications of collaborative consumption. University A.Barcelona</p>	<p>A detailed analysis of the possible forms of taxation of a particular variety of collaborative consumption</p>	<p>Research and docu- mentation. Current Spanish regu- latory search</p>	<p>They have focused the analysis of the tax incidence of the activity carried out by the Airbnb company, as the maximum exponent of a collaborative platform in which we proceed to the conclusion of leases of short-term tourist housing.</p>

Background

- Collaborative Economy or Sharing Economy: Definitions, Examples, Market Size and Statistics
- National context for Collaborative Consumption including a legal framework (CC)
- Decisive factors of Collaborative Consumption (CC)

Proof of identity	Definitions, Examples, Market Size and Statistics	National context for Collaborative Consumption (CC)	Decisive factors of Collaborative Consumption (CC)
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<p>Collaborative Economy in the EU - First Interim Report 2018</p>	<p>Collaborative is defined as a socio-economic system conceived by the idea of sharing physical or human resources. Sharing economy can also be defined as various economic agreements in which people put together and have access to goods and services in common, with or without compensation, through an online collaboration platform.</p> <p>Considering the above, the following types of platforms were targeted:</p> <ul style="list-style-type: none"> • Transaction relation: peer-to-peer (P2P) and peer-to-business (P2B) online platforms; • For-profit and not-for-profit online platforms 	<p>As a result of the economic crisis, there was a need to develop the economic market through new business models and complementary incomes.</p>	<p>CC occurs within a triangle of factors.</p> <p>Romania, according to a European report, will have to regulate consumer protection, thus ensuring fair competition, workers' rights and tax compliance at the same time.</p> <p>According to the above, each transaction involves three parts:</p> <p>a. the consumer who pays the service, b. the receiving provider, and c. the platform that helps them find one another, who takes a commission on payment.</p> <p>However, to note that not all platforms seek to generate profit; some are based, for example, on voluntary contributions from users.</p>
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Cesarani and Nechita 2017	<p>Definition:</p> <p>A set of practices, models and platforms that, through technology and community, allows individuals and companies to, at least partly, share access to products, services and experiences. It includes non-profit and for-profit platforms that have emerged from an originally pure sharing economy, peer-to-peer and/or non-profit organisations (Tourism and the Sharing Economy 2017, pg 33).</p> <p>At the same time, CC is described as representative by the 4 Ts of sharing economy: Trust, Togetherness, Technology and Transformation.</p>	<p>With the emergence of the economic crisis, technology has begun to develop, which has favoured the emergence of factors that support the development of a shared economy, such as: The Great Recession, Digital Payments, Smartphone Adoption, and Community Culture-Airbnb's Success.</p>	<p>Is often less expensive;</p> <p>Ability to meet other people (consumers that might share similar desires);</p> <p>Innovating and reacting to the market;</p> <p>Respond flexibly to rapid changes or market;</p> <p>Create user profile, verifying identity, providing reviews.</p>
2015 PricewaterhouseCoopers LLP, The Sharing Economy	Not provided in this article	Us. Market	Necessity to identify consumers and seller who are buying and selling on collaborative platforms.

<p>2016 Organization of Consumers and Users. (OCU)</p> <p>Collaboration or business. From value for users to a society with values</p>	<p>Sharing economy Broad concept that covers a vast range of activities from access economy, to gig economy, P2P collaborative economy and communing economy (UE Committee of the Regions, 2015)</p> <p>Collaborative consumption The research only focuses on the area known as “collaborative consumption”, defined as activities conducted between peers (Peer-to-Peer–P2P), through symmetric consumption relationships.</p>	<p>The most mentioned reasons to participate in Collaborative Consumption are economic and for practical reasons. This shows the remarkable impact of the economic crisis on the growth of this type of platforms</p>	<p>The study shows that most CC platforms need to take some measures to improve the legal information that they provide to users and that consumers’ rights need to be better protected.</p>
<p>2018, OSTE-LEA e Center of Research, Dissemination and Innovation in Tourism (IDITUR)</p> <p>Collaborative economy platforms a global look</p>	<p>In 2016, 176 platforms / companies were registered in Europe. The total value in assets was 4.3 trillion dollars. The most prominent companies are, by far, Uber and Airbnb.</p> <p>The collaborative economy sector is expected to increase its revenues by 335 million dollars by the year 2025.</p> <p>No statics given at the Spanish level.</p>	<p>According to the report, collaborative consumption is based on the values and principles of collaboration and exchange, as an alternative to competition. It is a direct consequence of the economic crisis and the enormous impact of ICTs.</p>	<p>The motivations of the users of these platforms have more to do with questions of practical nature and savings than with principles and values.</p>

<p>2015 PricewaterhouseCoopers</p> <p>Sharing or comparing?</p> <p>Growth of the sharing economy</p>	<p>Characteristics that are typical of sharing economy companies:</p> <ol style="list-style-type: none"> 1. Sharing-based 2. Idle capacities, resources 3. On-demand access 4. A higher degree of personal interaction 5. Drive towards sustainability 	<p>Not provided in this study</p>	<p>The study identifies 4 main social and economic changes that have contributed greatly to the spread of the model:</p> <ol style="list-style-type: none"> 1. The spread of advanced digital platforms and devices 2. Efforts to use material resources more efficiently, economic rationality 3. New consumer needs – closer cooperation and a change in attitudes to ownership, more environmentally friendly consumption choices 4. Social changes – globalization and urbanization
<p>2015, OSTE-LEA</p> <p>International and national context of collaborative tourism</p>	<p>Not provided in this study</p>	<p>Not provided in this study</p>	<p>The main reasons for the participation of Spanish users in collaborative platforms are: saving (64%), less impact on the environment (59%), strengthening the community (59%) and earning money (54%).</p>

<p>National Commission on Markets and Competition (CNMC 2016) (CNMC 2017)</p>	<p>The survey included 4937 households and 8839 individuals</p> <p>30% of regular internet users use the platforms dedicated to the sale or rental of second-hand products, followed by accommodation in homes of a particular 12% and travel by car with a private driver to other cities 6.5 %.</p> <p>The less popular platforms are those that demand professional services.</p> <p>(CNMC)</p> <p>Internet users who offered products and services through collaborative platforms 25% offered second-hand products and 4% shared free places in their car.</p> <p>Spaniards who used some collaborative economy platform at least once a year increased 4% in one year, reaching 30% in 2017</p>	<p>The most outstanding effect is that they have facilitated the access and exercise of new operators, increasing the level of competition. Generally these entrants are new companies, start-ups, with a strong technological component.</p>	<p>A more advantageous price was the main reason why users opted for collaborative economy applications and websites.</p> <p>The new platforms have arisen due to the confluence of economic and social technological factors, analyzed in depth in this study. These factors are allowing, with the Internet and another series of disruptive technological innovations, very old human behaviors, based on the group or social use of idle resources in a relationship of trust and exchange, to have a new and unforeseen scope in an economy every time more digital and global.</p> <p>The economic crisis has been one of the conjunctural factors that have driven this phenomenon in its initial moments</p> <p>The overcrowding of exchange, barter or rent between individuals can also cause negative externalities, in the form of congestion or contamination, which must be alle-</p>
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<p>Nicolas A.Guillen (Institut Spain Tourist 2015 University Zaragoza)</p>	<p>During 2013 it was observed that the tourist use homes have been chosen by 30% of international travelers staying in Spain</p> <p>The average daily expenditure of tourists staying in rental housing has increased by 5.1%</p> <p>p2p tourism is defined as the environment in which individuals make transactions directly with other individuals through an internet platform managed by a third party, to offer and buy a variety of travel products and services, such as lodging, food car rentals</p>		<p>The main source of information and opinion are other travelers and what they comment on the internet.</p> <p>The legal challenge for collaborative consumption in tourist accommodation is a clear object of unfair competition with respect to tourist accommodation companies already regulated.</p>
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<p>Final Report Behavioral Study on the transparency of online plat- forms Fco Lupianez European Union 2018 DGJC</p>	<p>1 expert social researcher, 40 respondentes talked through the completion of vaiety of online tasks and commented on their expe- riencies with online search, purchases and user re- views. 191 Millon citizens across the EU 28 Have actively engaged in peer to peer platform markets between May 2015 an May 2016</p>	<p>No provide in this study</p>	<p>The growning importance of online platforms and in expansion into new area of the economy has giv- en rise the new chal- lenges</p> <p>Commitment to take into account the following principles to answer questions related to on- line platforms</p> <p>A level playing field for comparable digital ser- vices.</p> <p>Responsible behavior of online platforms to pro- tect core values. transparency and fairness to maintain user confi- dence and safe protection innovation</p> <p>Open and non-discrimi- natory markets in a data- based economy.</p>
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Veronica Fernandez University Aut Barcelona 2016-2017	<p>We proceed to study the phenomenon of collaborative consumption and its different ways to have a global vision of the environment in which the analysis is focused</p> <p>Airbnb reached 2000000 accommodations of them in 191 countries</p>	Market International	<p>Study in depth the nature of activities within the rental of homes for tourist purposes and subjects involved</p> <p>Analyze which is the most suitable tax treatment for housing rentals</p> <p>the three axes of Airbnb are:</p> <p>security reputation and communication</p> <p>has created a community in which trust is the best point of support</p>
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<p>“Collaborative Consumption & Economy, Application in the Cultural Sector”; D.-Dalabiras; 2016</p>	<p>A traditional exchange, bazaar, lend, trade, rental, donation and exchange which is redefined as peer production, through the technology and the communities and which transforms the entrepreneurship, the consummation, as well as our own lifestyle. Example: Airbnb – offers rental place for short-term accommodation in more than 190 countries worldwide. In Greece 31,5% of the population book their accommodation through Airbnb.</p>	<p>Collaborative consumption is significantly supported by the development of the technology – more specific, by smartphones, phone applications and social media.</p>	<ul style="list-style-type: none"> - Social factor: people come closer through the collaborative consumption - Economical factor: saves money and resources - Environmental factor: the production is less, which lead to the reduction of waste. - Peer-to-peer/peer production. People start using the traditional ways of exchanging, but in a new manner with the technology’s help.
<p>“Collaborative Economy/ Consumption: A Case Study about Airbnb in Greece”; F.Sieme; 2017</p>	<p>It is the shared use of premises, skills, or things for monetary or non-monetary recompensation. It is connected with peer-to-peer (P2P) markets and business to consumer (B2C) model. Example: Uber – offers transportation services, by sharing car rides, taxis, bicycles and food delivery. It is active in more than 250 cities worldwide and its value is estimated at 41,2 billion dollars.</p>	<p>The economic crisis in Greece, has increased the popularity of collaborative consumption, as the costs are lower. Also, the development of the technology has played a significant role.</p>	<ul style="list-style-type: none"> - Technology and transaction costs - Flexibility on regulations - Changing views about asset ownership - Social media and online reviews

<p>“Collaborative Consumption” ; R.Perren, L.Grauerholz; 2015</p>	<p>The acquisition or distribution of a resource by paying a price or other compensation, while the whole process is supported or made by using technology. Example: eBay</p>	<p>The development of technology, and more specifically the popularization of Web 2.0, has helped the adoption of collaborative consumption. Also, some firms have contributed to the popularization of collaborative consumption by providing services, which allow the exchanges among peers.</p>	<p>People need to do everything by spending less effort and time and costs, so they turn to the collaborative consumption, which can offer all these.</p>
<p>“You are what you can success: Sharing and Collaborative Consumption Online”, R. Belk, 2013</p>	<p>Using a good or service by sharing it with other individuals for a fee or other compensation, like trading, bartering, swapping etc. Examples: Airbnb, Zipcar, Wikipedia, Couchsurfing.</p>	-	<ul style="list-style-type: none"> - Convenience - Courtesy - Kindness to others
<p>“The phenomenon of sharing economy in Germany – Consumer motivations for participating in collaborative consumption schemes”; 2015</p>	<p>Granting of temporary access aiming the shared using of good/services, most of the times for a fee. Examples: Zipcar, Uber, Netflix, eBay</p>	-	<ul style="list-style-type: none"> - Caring for the environment; - High development of technology; - Changes in cultures; - People having economic difficulties, so they are searching for a cheaper way to use goods/services - CC it's a good way to make business.



Subdivisions of Collaborative Consumption

- Dimension of Collaborative Consumption (motives, activities and resources and capabilities)
- Level of development of the collaborative economy (examples, market size and statistics)

Proof of identity	Dimension of CC	Segments of collaborative economy: examples, market size and statistics				
		Transport	Accommodation	Finances	Online skills	Online marketplaces

Collaborative Economy in the EU - First Interim Report 2018	Besides the economic exchange itself, and the goal of creating new communities, organizations and models of activity, both private and public, values are created that include trust, transparency, human contact, authenticity, mutual help - all of which are possible due to the technology that is constantly evolving.	In 2017, 5 existing platforms (2 domestic and 3 international) were identified that generated around 4088 employees and 35 million incomes. Example: Uber (www.uber.com) – mobile application and online platform; taxi with independent partners and program chosen by the drivers - ride sharing concept; the financial gain is calculated according to the weekly flights; private carriage type in the urban area. Taxify	In 2017, 5 existing platforms (3 domestic and 2 international) were identified that generated around 1862 employees and 36 million incomes. Example: Airbnb (www.airbnb.com) - mobile application and online platform - direct accommodation to the private person. Robnb (https://robnb.ro/) - concept "B & B" (bed & breakfast); the Romanian online platform that offers both private accommodation and local experiences and tourism.	In 2017, 6 existing (domestic) platforms were identified that generated around 263 employees and 16 million incomes. Example: Mid-point (www.midpoint.com); P2P online platform - Individuals can find and safely change the currency with individuals from other countries at	In 2017, 3 existing (domestic) platforms were identified that generated around 41 employees and revenue of 1 million. Example Atelierul digital Google (https://atelieruldigital.with-google.com/) – the online platform that provides young people with training in digital marketing and business development with the help of the internet.	eMAG Marketplace eBay Online GPec Cel, a Romanian marketplace that sells over 50,000 products to roughly half a million customers. Retailers can sign up for free. https://www.cel.ro/ Okazii is an 18-year-old Romanian marketplace. https://www.okazii.ro/ It sells over 3,000 products daily and receives roughly 3 million monthly visitors.
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Cesarani and Nechita 2017	<p>The sharing economy model stimulates the development of a destination, thus increasing attractiveness.</p> <p>The level of CC development is directly proportional to both the strength of investment and innovation attraction, and the level of consumption, which makes The sharing economy a fundamentally an urban phenomenon.</p>	-	<p>Airbnb (www.airbnb.-com) - mobile application and online platform</p> <p>- direct accommodation to the private person.</p> <p>Airbnb's business model is relatively simple and consists of three elements: hosts, listings and guests.</p> <p>At the end of 2016, 10,000 properties were recorded on the platform, according to Airbnb statistics.</p> <p>At the same time, the statistics for Romania were as follows: Number of buildings for tourism accommodation – 6946, Number of rooms for tourism accommodation – 149280, Number of hotels – 1551, Number of hotel rooms – 95186, conform</p>	-	-	-
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2015 Pricewaterhouse- Coopers LLP, The Shar- ing Econ- omy		Automotive & Trans- portation examples Uber, Lyft, Getaround, Sidecar	Accommodation & Dining: CouchSurfing, Airbnb,	Not men- tioned in this arti- cle	Not men- tioned in this article	<ul style="list-style-type: none"> • Retail & Consumer Goods: Neighbor-goods, SnapGoods, Media & Entertainment: Amazon Family Library, Wix, Spotify, Sound-Cloud, Ear-bits
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<p>2016 Organiza- tion of Con- sumers and Users. (OCU)</p> <p>Collabo- ration or business. From value for users to a society with val- ues</p>	<p>Platforms could be clearly dis- tinguished according to four dimen- sions: func- tionality, trust and virtual repu- tation, mon- itoring sys- tems and community footprint. The analysis identified three ty- pologies:</p> <p><u>Network Oriented:</u> Aimed at creating networks of users con- nected by their com- mon inter- ests.</p> <p><u>Transaction Oriented:</u> Their pur- pose is to facilitate easy and practical exchanges</p>	<p>Although participation in initiatives related to transport is not the most prevalent in the research, the level of awareness amongst the general pub- lic is partic- ularly high, especially for carpool- ing and ridesharing.</p> <p>Platforms participating in the re- search: Social Car Bla Bla Car</p>	<p>More than a quarter of the people inter- viewed (27%) had participated in a CC initia- tive related to accommodation. P2P “home rental” is the most prevalent activity and P2P "free accommo- dation" is also widely known.</p> <p>Platforms partic- ipating in the research: Homeaway Airbnb</p>	<p>Plat- forms partici- pating in the re- search: Verkami</p>	<p>Almost the entire sam- ple was aware of the existence of second hand markets as a CC activity; more than half of the respondents had bought or sold a second hand product, and the other half knew of this type of initiative.</p> <p>Regarding typical products in redistribu- tion mar- kets, the most popu- lar are clothes and accessories, books, fur- niture and electronic products (such as mobiles phones, tablets,</p>
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2018, OST-ELECenter of Research, Dissemination and Innovation in Tourism (IDITUR)	The companies that operate within the collaborative economy are included in six axes that the research work calls CoCoMa-FiGoSi:	Uber is, by far, the main collaborative platform: its market value in 2015 was 50,000 million dollars: almost double that of the next, Airbnb	Currently and according to data provided by this company, Airbnb is used by more than 160 million guests in more than 165,000 cities in 191 countries worldwide.	-	-	-
Collaborative economy platforms a global look.	Collaborative consumption, which includes large platforms such as Blablacar or Airbnb; open knowledge (Conocimiento in Spanish), such as Wikipedia, Linux or Creative Commons; Makers or set of people that come together to create, collaborate and share; P2P Finance, which in-					

<p>2015 PricewaterhouseCoopers</p> <p>Sharing or paring? Growth of the sharing economy</p>	<p>The study distinguishes between consumer-to-consumer (c2c) and business-to-consumer (b2c) business models.</p>	<p>BlaBlaCar, Uber, Lyft, Wundercar, Zipcar, BMW DriveNow, Car2Go, MOL Bubi, Waze</p>	<p>Airbnb, Couchsurfing, HomeExchange,</p>	<p>Kickstarter, Indiegogo, Lending Club, Zopa, Innocentive, Creative Selector, MagNet Bank</p>	<p>TaskRabbit, Sorted, SkillShare, Polyglot klub</p>	<p>Peerby, Shareyourmeal, Threadflip, Poshmark, Piquiq, Yummbier,</p>
<p>2015, OSTE-LEA</p> <p>International and national context of collaborative tourism</p>	<p>The study has focused, in a very specific way, on the analysis of the peer-to-peer housing (p2p)</p>		<p>AirBnB, Homeaway y Niumba</p>			

National Commission on Markets and Competition (CNMC 2016) (CNMC 2017)	the study on new models of providing services and the sharing economy transport, accommodation, finance and online skills sectors;	the transport and accommodation sectors analyzed in the present study represent 80% of the investments detected in collaborative economy Uber, cabify, Carpling, Carsharing Yescapa, Ciclogreen		Lanzamos,		Percentil, Walapop MIPLAZA
Nicolas A.Guillen (Institut Spain Tourist 2015 University Zaragoza)	the study on new models of providing services and the sharing economy accommodation,		HOMEAWAY AlterKeys, knok,9 flats THE SAMPLE FOR THE STUDY WERE 2077 RESIDENT INDIVIDUALS IN SPAIN THAT 2011-2014 ENJOYED ONCE FROM A TOURIST HOUSING	No mentioned in this article		

Final Report Behavioral Study on the transparency of online platforms Fco Lupi- anez Eu- ropean Union 2018 DGJC	This study was designed to investigate the impact on consumers of transparency in searching and selecting of goods and services in three online areas- information search, contractual identity and user reviews and rating		Hotelbook Hotelfinder Booking		Restaurant- book Phonequest	Amazon
Veronica Fernandez Univ- er.au- to.Barcelona 2016-2017	Conduct a study of the national and community regulations on the tax treatment of rental housing for tourism purposes		Airbnb Airbnb is used by more than 160 million guests in more than 165,000 cities in 191 countries worldwide. THE P2P WEB TYPE BILLING IN 2013 VALUED AT 30958 MILLION			

<p>“You are what you can suc- cess: Sharing and Col- laborative Con- sumption Online”, R. Belk, 2013</p>	<p>The collabo- rative con- sumption was encour- aged by the develo- ment of in- ternet, espe- cially Web 2.0, which brought many ways of sharing goods and services.</p>	<p>Zipcar is widely pop- ular in North America and a part of Eu- rope. Users pay a yearly fee and they get a mem- bership card. With this card they can unlock and operate the Zipcar’s automobiles. Cars must be returned to the place they were picked up.</p>	<p>Couchsurfing – an application, which allows people to use accommodation without any fee. Through this app people host others in their houses or apartments.</p> <p>Airbnb – appli- cation/website, which allows people to rent short-term ac- commodation by paying a fee. The booking and paying process is sup- ported online.</p>	-	<p>You Tube gives the opportunity to users to create videos or do mashups, which can share with other users of this web- site.</p>	-
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<p>„What is collaborative consumption? Platforms and participation of people in collaborative consumption – Impact of the new technologies”, B. Nwaorgu, 2018</p>	<p>Collaborative consumption has three basic directions:</p> <ul style="list-style-type: none"> - Product usage: people are changing their mindset, and instead of owning a product to share it with others. - Reshuffling of products: products are moved from one place, where they are not needed to another place where they have a deficit of these kind of products. <p>-Collaborative lifestyle: people are harmonizing with each other and they share re-</p>	<p>Blablacar – the most popular app for car rides sharing in Europe. People offer free seat in their cars to members, by getting a fee from them. It was published in 2006 and today has more than 10 million members in 18 different countries.</p> <p>Uber – a mobile application for transportation network. Users can locate the closest taxi driver and order a ride. Users have the possibility to pay through the application by credit card or with cash.</p>	<p>Couchsurfing – was launched to public for the first time in 2003. Today. It has more than 7 million users in 207 countries worldwide.</p> <p>Airbnb – invented on 2008, today is used by more than 20 million travellers in 190 countries.</p>	-	-	-
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<p>“The phenomenon of sharing economy in Germany – Consumer motivations for participating in collaborative consumption schemes” ; 2015</p>	<p>There’s a big motivational background behind CC. First, the motive can be economical; people are searching cheaper ways to use goods/services and also to save money. So the CC could be suitable for them.</p> <p>C o n v e n i e n c e is another motive. People can use easily goods and services and they payment, most of the times, happens online. Motives can be also social. People by sharing their stuff they feel that they are helping the</p>	<ul style="list-style-type: none"> - Blablacar - Uber - Car2go - Zipcar 	<ul style="list-style-type: none"> - Airbnb - Couchsurfing - Home-Away 	<p>Lending Club</p> <p>Lendstar</p> <p>Cashare</p>	<p>Skillshare</p>	
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“Collaboration generation – The disruptive shifts revolutionizing our economy”; J. Vanoverschelde, C. Delancray, L. Bartolo.	There are 4 dimensions in CC: Production, consumption, finance, education.	Blablacar	Airbnb	Kickstarter – crowdfunding website. Through this website people can raise capital for campaigns and Projects. Other crowdfunding platforms in Europe: FundingCircle; FundedByMe, Symbid.	-	-
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Impact of Collaborative Consumption (*social, economic, politic, etc.*)

- Role and effect of Collaborative Consumption
- Barriers and Limitations of Collaborative Consumption
- Perceived Risks of Collaborative Consumption
- Main Outputs and socio-economic implications

Proof of identity	Role and impact of CC GDP	Barriers and Limitations	Risks	Main Outputs and socio-economic implications
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Collaborative Economy in the EU - First Interim Report 2018	<p>In 2017, the CC share did not manage to exceed 0.05 in national GDP.</p> <p>Role and impact: Bring into the labour market people who have not previously worked by offering unemployed, part-time or retired part-time workers; Alternative income and employment opportunities; Reducing unemployment.</p>	<p>The policy, the national financial framework and the mentality of the population can be defined by the following aspects:</p> <p>Delay in the digitization of the economy and society; Lack of a general economic framework or legislative framework encouraging the development of platforms; Low consumer confidence; Income registration is not possible at present.</p>	-	<p>At present, the CC has managed to transform urban life and contribute to the protection of the environment through efficient use of resources, albeit to a limited but potentially huge extent. In addition, the CC promotes and prioritizes cheap and low-cost prices, interpersonal relationships playing an extremely important role.</p>
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Cesarani and Nechita 2017	In 2016, there was a contribution of 1.3% to the GDP of the country, e.g. 2.5 billion for Romania (World Travel & Tourism Economic Impact, 2017).	Infrastructure; Low consumer confidence; Legislative framework to regulate the CC market's economic market.	-	The effect of CC in accommodation (e.g. Airbnb) on Sharing Economy has advantages and disadvantages for global competitiveness, for seasonality, sustainability and affordability - resulting from innovative service as an alternative to hotel services, but also due to the lack of a legislative framework that protects consumers.
2015 PricewaterhouseCoopers LLP, The Sharing Economy	7% of the US population are providing services within the sharing economy	69% of the consumers agree that they would not trust collaborative consumption unless it is recommended by a person of trust	72% of the Consumers have doubts on the consistency of the collaborative consumption	

<p>2016 Organization of Consumers and users (OCU)</p> <p>Collaboration or business. From value for users to a society with values</p>	<p>According to the research determining the economic impact of CC is a difficult and complex exercise, though the work with the experts has gone some way to furthering knowledge on this area.</p> <p>The experts identified a total of 13 indicators and agreed that overall the 4 most appropriate measures of economic impact are:</p> <ol style="list-style-type: none"> 1. Increased consumer purchasing power 2. Monetization of idle capacity 3. Impact on local economy 4. Money earned per user 	<p>The main barrier to participate in CC the fact that some people have not yet considered participating in CC (63%). Other reason pointed out is the lack of knowledge about these initiatives (41%). Finally, the third reason is the lack trust in private people participating in these initiatives.</p>		<ol style="list-style-type: none"> 1. The platforms' survey provides information about the structure, governance, and environmental awareness of the platforms. The results of the analysis show that CC platforms are efficient but their governance models are still far from being collaborative. While some of the platforms are aware of environmental issues related to their operation, they provide no evidence about how their activities actually benefit the environment. 2. Almost half of the surveyed platforms operate nonmonetized transactions or interactions monetized with an alternative currency. The existence of nonmonetized CC is considered very positive by the research
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<p>2018, OSTELEA e Center of Research, Dissemination and Innovation in Tourism (IDI-TUR)</p> <p>Collaborative economy platforms a global look</p>	<p>Incomes of collaborative consumption platforms (European Level):</p> <p>Transport: 1,650 million euros</p> <p>Accommodation: 1,150 million euros</p> <p>Domestic services: 450 million euros</p> <p>Collaborative Finance: 250 million euros</p> <p>Professional services: 100 million euros</p>	<p>With the exception of Airbnb, more than 70% of people who use these platforms to earn an income earn less than \$ 500 per month. Other problems pointed out in the report are the absence of added value in intermediation platforms and the absence of regulation of this type of economy.</p> <p>The sector is not exempt from controversy. There is a discrepancy between the principles of collaborative philosophy and the labor practices of some companies that operate under this label</p>		<p>The research carried out shows that in Spain the use of these platforms is still incipient where only 19% of Spaniards have ever used them. About the use, there are three main activities: accommodation, crowdfunding and vehicle sharing.</p> <p>However, more than 300 startups created in Spain are included within the collaborative economy in areas such as carpooling or carsharing, crowdfunding, crowdfunding, time banks and knowledge exchanges. services, coworking, accommodation, logistics, clothing exchange, education, food, etc.</p>
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<p>2015 PricewaterhouseCoopers</p> <p>Sharing or paring?</p> <p>Growth of the sharing economy</p>	<p>In the past 15 years (especially between 2010 and 2015) more than 200 start-ups following a sharing-based model received investment totalling 11.5 billion dollars.</p> <p>Among the companies in this category the five main sectors – c2c lending and community financing, online distance work, c2c home sharing, car sharing, online music and video streaming – achieved sales revenue of around 15 billion dollars, or 5.8% of their respective overall markets, in 2013. It should be highlighted that in 2025 the revenue of sharing economy companies will grow 22-31% to 225 billion dollars.</p>	<p>In terms of taxation and employment, the sector is in a grey zone.</p> <p>Although there is no precise data, experience shows that a substantial proportion of service-providing individuals and small companies are not declaring, or are only partially declaring, their sharing economy incomes.</p>	<p>In most cases the legislature is still unready for the sharing economy companies that are already present in several countries and have a complex operating model</p>	<p>According to the study, one of the main reasons for the success of the sharing economy companies is the considerable cost advantage resulting from their economies of scale</p>
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<p>2015, OSTELEA</p> <p>International and national context of collaborative tourism</p>	<p>The worldwide income of the collaborative sectors goes from 12,930 million euros in 2014 (a contribution of 6% of the total) to an estimate for 2025 of 138,000 million euros (a contribution of 50%).</p> <p>The two companies that lead the list of market value worldwide in the field of collaborative economy are directly related to tourism. They are Uber (50,000 million dollars estimated, of the sector of transport of people) and AirBnB (25.5000 million dollars).</p>		<p>The main reason for not participating in collaborative consumption platforms in Spain is the concern for insurance coverage against possible damages</p>	
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<p>National Commission on Markets and Competition (CNMC 2016) (CNMC 2017)</p>	<p>the apps to sell or rent second-hand products the most used 3 out of 10 Spaniards use collaborative economy platforms to acquire products or services</p>	<ul style="list-style-type: none"> • The accommodation sector, where new digital platforms have been created to rent apartments, houses and rooms, whose offer expands and flexibles' that of the traditional accommodation sectors 	<p>The possibility of using platforms for collaborative consumption by young people under age, security risk in the protection of personal data.</p>	<p>The new platforms have arisen due to the confluence of economic and social technological factors, analysed in depth in this study</p>
<p>Nicolas A.Guillen (Institut Spain Tourist 2015 University Zaragoza</p>	<p>the average cost for rent are € 539</p> <p>31% made some comment on the internet about their stay</p>	<p>Unnecessary or disproportionate regulation would harm consumers and the general interest.</p>	<p>Entry barriers to accommodations with specific requirements. The p2p web does not operate with the same rules of the game as the legally registered tourist establishments.</p>	<p>Having analyzed the autonomic regulations, there are great differences between them. Need for greater regulatory control of tourist supply channels there are certain controversial aspects that should not be ignored as related to the intervention of the communities of owners.</p>

Final Report Behavioral Study on the transparency of on-line platforms Fco Lupianez European Union 2018 DGJC	191million citizens across the EU28 have actively engaged in peer to peer platform markets between May2015 and Ma 2016,	The lack of control by the public administration to apply the taxes according to the national legislation.	At the heart of all these aspects is the issue of trust and transparency in platforms	It would be beneficial for the whole of the collaborative economy if the platforms were more transparent and accounted for their economic, social and environmental.
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Veronica Fernandez Univ- e r . a u- to.Barcelona 2016-2017	Understand the phenomenon of collaborative consumption through the knowledge of its elements.	The regulation considers in a generic way regarding taxes, the fundamen- tal role of the platforms could be feasible its articulation with respect to certain taxes of the responsible subject The lack of adaptation to the Spanish tax system to the tourism sector and the regula- tion that re- gards fiscally traffic of lease of tourist hous- ing has sup- posed a plus of difficulty in marking the tax analysis	Find out the most suitable tax treatment for renting a home with a tourist pur- pose	It is expected that there will be a nor- mative development that addresses this economic reality from its different aspects, including the tax one, also fos- tered by a growing awareness towards a particularized treat- ment of the same driven by communi- ty and national insti- tutions
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<p>„Understanding Current and Future Issues in Collaborative Consumption: A Four-Stage Delphi Study”; S.J. Barnes, J. Mattsson; 2016</p>	<p>The collaborative consumption has a big impact on the way people consume and purchase items/services, both online and offline.</p>	<ul style="list-style-type: none"> - Lack of awareness - Cultural norms which support materialism - Lack of trust - Fear of strangers - Difficulty for some people to access the services 	<p>-</p>	<p>Through the years, lots of changes have been done in sectors like hotels, banking, trade services, providing collaborative consumption through digital technologies. Many companies like eBay, support the exchange of goods through social networks like Facebook. Also, the collaborative consumption has helped to increase the number of charities and charitable giving.</p>
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<p>„What is collaborative consumption? Platforms and participation of people in collaborative consumption – Impact of the new technologies”, B. Nwaorgu, 2018</p>	<p>During the last years, collaborative consumption has become very important for entrepreneurs, financial experts and retailers. Its effects can be communal, coincidental or financial.</p>	<ul style="list-style-type: none"> - Time: people have to use products/services within specific time. - CC is not that applicable for families and children. - Insufficient legal system and lack of clear rules for peoples' safety. - Lack of trust. 	<p>Many people keep all the resources and profit for themselves.</p>	<p>CC benefits the environment, as it is encouraging the use of already existing resources and products, so it is reducing the production of goods, which are not needed and so helps to the waste reduction.</p> <p>Social innovation also comes from CC, as it enhances the social interaction between individuals. Also, CC has its financial benefit, as people have access to products and services they need, without spending large amounts of money.</p>
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<p>“More than a profit: a collaborative economy with a social purpose”, 2016</p>	<p>According to the European Commission agenda, collaborative economy offers lots of benefits to the countries of the EU. The potential profit of effective sharing and collaborative consumption is estimated to be 572 billion euros.</p>	<ul style="list-style-type: none"> - Possibility of unstable pricing and uneven distribution; - Not everyone has internet access; - Lack of sustainable business models; - Often is not accepted by the public; 	<p>-</p> <p>CC gives the opportunity to people to purchase goods and services in lower prices. Also, enables the access to training materials, so people gain easily knowledge and new skills. CC has an impact in labor market as well. The employment opportunities are higher, as new job positions are available, for maintaining the CC systems.</p> <p>CC has also a social impact, as there are platforms which enable people to develop political ideas and policy decisions. In that way democracy in the society is enhanced. People, through CC they learn how to live in a collective peaceful way with others.</p>
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“ Drivers and barriers of peer-to-peer accommodation stay – an exploratory study with American and Finnish travelers”; I.P.- Tussyadiah, J. Pesonen; 2016	CC is a way to use goods/services in low cost and also contributes to the reduction of the over-production of products.	<ul style="list-style-type: none"> - Lack of trust; - People think that they could get something with low quality; - CC requires high technological skills. 	CC enhances the social interaction between individuals, as well as their sense of community.
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Trade that requires basic digital knowledge (including collaborative consumption) will develop over the next few years.

In this context the traditional trade will transform significantly, and the models in which the established businesses can deploy will be reformulated. Huge benefits are being seen that technological advances can bring to the economic and social components of society, and especially for citizens.

Including institutions that have educational objects of activity will need to modernise and change their working methodologies by integrating the digitization component extensively.

Today we notice more and more online stores, or other digital interaction environments and even organizations that interact with citizens to a great extent online. Thanks to the latest technologization, many goods or services can be purchased online.

Socio-ecological impact of older adults' digital technology use

Using the extensive information and communication technologies by different types of consumers ensure the sustainability of economic growth and development relationships in terms of increased protection of the environment. In this environment we can efficiently capitalize information and promote rapid and thorough knowledge, attention will move from investments in fixed assets to investments in human capital. The company is based in a proportion of increasingly large on the digitization will integrate the objectives of sustainable development, promoting equal opportunity, free-

dom, cultural diversity and development of innovative and restructuring of the business environment.

Major changes in recent years at the level of perception of adults about the benefits of using digital technologies support the transition from a society based on individual consumption to a society based on collaborative consumption.

New digital technologies make it easier and more accessible to access, store and transmit information, allowing them to be used by people with no native digital skills. If properly understood, digital information can be transformed into new economic and social values, creating huge opportunities for the development of new products and services.

Perception adults of sharing economy is different depending on various factors, the most important being: level of education, the influence of the family environment and the people close to and the economic status. Because the use of digital technologies can provide access, processing and storing the information in a manner cheaper and easier, to explain the advantages of these products becomes an obligation. Sharing economy is characterized by intensifying the integration of new products and services into their current activities simultaneously with increasing attention paid to learning outcomes and sustainable development. The huge volume of information changes the way the business works, making possible the emergence of the new concept of collaborative consumption.

Currently, there are ample debates in the international media, but also in the political media about whether sharing economy is the future or not.

But building a new model of society raise the socio-economic problems and major policy, including the concept of "digital divide" (exclusion from the benefits of the new technologies of some social categories and of some regions/geographical areas) and the promotion of social cohesion, of preservation and promotion of culture specific to each nations and local communities, protection of the citizen and the consumer.

Solving these problems can be achieved only by ensuring an appropriate legislative framework a result of a broad dialogue between government authorities, representatives of the business environment, academia and civil society. The protection of privacy and personal data, confidentiality of transactions and consumer protection are especially taken into account.

Civil society also has a proactive role in formulating requirements and priorities on how to use new technologies for the benefit of the entire society, but also reactive to government policies and regulations. These roles can be exercised both at Group level (non-governmental organizations, professional associations, etc.) and at individual level.

Chapter IV. SWOT analyses

This part is dedicated to identify the strengths, opportunities, risks and barriers specific to collaborative consumption.

STRENGTH

- Experience in online commerce and social networks
- Ease of access to platforms through mobile devices
- More information available to the consumer and make a better purchase decision
- Elimination of intermediaries and cost reduction
- Efficient use of new technologies
- Staff with a high level of training

WEAKNESS

- Absence of regulation among individual users
- Absence of clear and safe information
- Reduction of prices as a result of competitive pressure
- Absence of regulation between individuals for the exchange of products and services.
- Scarce human resources
- Promote the update of products and services.

OPPORTUNITY

- application of more effective technologies
- It is a more ecological and sustainable system than the traditional business model
- Recognition of the society of the benefits in the environmental impact
- Possibility of access to goods and services reducing the barrier of economic access
- System that generates confidence by knowing the opinions of the person who facilitates the service
- It is an opportunity in times of crisis the

THREAT

- Lack of regulatory harmonization
- Change in consumer habits of consumers
- Greater price competitions in the markets
- Possible legal obstacles, Lack of regulatory harmonization
- A possible unfair competition of some sectors
- The existence of a multitude of Platforms of diverse scope will make many functions unknown
- The use of transport platforms will reduce

STRENGTHS

- Possibility of obtaining products and services at a lower price (Savings). Possibility of having access to second-hand goods or services that a consumer could not afford
- Possibility of generating income by placing idle resources on the market
- Custom business models
- The appearance of web 2.0. It has facilitated the connection between people and collaborative commerce. Social networks have provided an ideal environment for this type of consumption. Massive access to communication devices and services created over them has also contributed: smartphones, tablets, apps, etc.
- The change in user habits: there is a certain social tendency towards "sharing" as opposed to "owning".

- The emergence, as a result of the crisis, of new business models that seek to satisfy the needs of people with fewer resources.
- Rapid growth of this new growth consumption model, expanding in multiple sectors such as tourism, mobility, finance or education, among others.
- Possibility of self-employment for unemployed people.
- High Internet use frequency, the majority of participants from Spain describe their Internet use as being always online²

WEAKNESSES

- The success of collaborative platforms depends on the frequency of use.
- The difficulty in calculating transaction costs, that is, the total cost of using the good, including bureaucratic, storage, maintenance or other hidden costs that may appear.
- The need of a critical mass of suppliers and applicants to survive. Internet and social networks, in general, or collaborative platforms, in particular, have facilitated finding more efficient people interested in the use of various products or services, but this growth is beginning to reach its peak and new projects do not always reach the minimum community needed.
- Risks other than the most common use of the good or service. If a car has an accident there are insurances, but if a problem occurs during its "shared" use, who assumes the cost and responsibility? What if the product does not return to its original owner? The cost in time and money of resolving a dispute like this can reduce interest, especially when it comes to low-priced and relatively accessible products.
- Lack of regulation and unfair competition.
- Lack of consumer protection.
- Appearance of monopolies.
- Uncertain effects on production and employment.
- Food-, goods- and finance-sharing services are unknown
- Older age people use the Internet less frequently than younger people, particularly for those above 55 years of age.

OPPORTUNITIES

² Report from the EU H2020 Research Project Ps2Share: Participation, Privacy, and Power in the Sharing Economy: European Perspectives on Participation in the Sharing Economy, University of Milano-Bicocca, University of Leipzig, University of Zurich. (2018).

- Lower environmental impact compared to traditional models, contributing to the recycling, reuse and recovery of products. Reduction of CO2 emissions (transport).
- Sharing economy business models are compatible with sustainable development
- The fact that collaborative consumption models are nurtured from existing markets means that more opportunities will appear in industries that have not yet been affected by digitization.
- Collaborative consumption is a valuable, important and growing alternative for citizens.
- Users move from being passive consumers to active co-creators.
- Emotional benefits for users, such as belonging to a community and sharing unique experiences with other people, which leads to the re-use of this model and establishing social relationships with other users
- Possibility of knowing different cultures when establishing p2p contacts with people from other countries. On the hosting platforms, the host can provide advice and customs first-hand to the guest about the territory he is going to visit
- Expansion of the offer. Greater diversity

THREATS

- Excessive or unrealistic expectations. Some collaborative models can not completely replace traditional ones.
- Symptoms of maturity in some collaborative activities and sectors.
- The evolution of the life cycle of the products in the collaborative markets, which could change drastically with the evolution of the economy. The main areas of growth so far have been travelling, leisure and home. The economic crisis and the financial and labour situation have been important factors in the growth of collaborative consumption. And this could change.
- Legal vacuum regarding collaborative consumption models.
- The pressures of certain groups that begin to affect public opinion and legislators in very different ways, which generates uncertainty.
- Accelerated growth of the competition
- State regulation that can prohibit or hinder certain formulas of collaborative consumption
- Loss of interest and value of rural areas. A high percentage of the services provided by collaborative consumption platforms are located exclusively in the main cities of the country. Lack of availability is an important reason for not consuming sharing services.

Greece

<p><u>Strengths</u></p> <ul style="list-style-type: none"> ✓ Attracts users with low budget ✓ It is adaptable ✓ Provides low cost services ✓ There's no need of high cost and capital, in order to establish a business in the sector of collaborative economy ✓ Contributes to the reduction of the over-production of products. 	<p><u>Weaknesses</u></p> <ul style="list-style-type: none"> ✓ There is no fiscal and legal stability ✓ Difficulty for some people to access the services ✓ Time: people have to use products/ services within specific time. ✓ It is not so useful for families and children. ✓ Possibility of arbitrary pricing and uneven distribution.
<p><u>Opportunities</u></p> <ul style="list-style-type: none"> ✓ Development of the internet ✓ Development of the smartphones ✓ Useful in mobile apps ✓ New markets open in collaborative consumption ✓ Development of the Social Media 	<p><u>Threats</u></p> <ul style="list-style-type: none"> ✓ Lack of awareness ✓ Lack of trust ✓ Fear of strangers ✓ Insufficient legal system and lack of clear rules for peoples' safety. ✓ Big competition

➤ Strengths

Collaborative economy is known for the low prices it offers. Businesspersons in the sector of collaborative economy provide their services in low cost and in that way, they attract users with low budget. This became very important especially during the economic crisis, as people were trying to find ways to purchase stuff or to use services with the lowest cost possible. During the economic crisis, people could not afford to spend big amounts of money and they were trying to find an alternative way to purchase things they needed. Collaborative consumptions was the best option. Collaborative economy can be easily adapted to the needs of every customer. Providers can easily see the profile and the needs of their customers – with the help of technology, and adapt their products according to the needs of the users.

Platforms, which support collaborative consumption, do not need high costs and capital, in order to be established. Providers can easily develop their platforms from their computers and from their homes, without additional costs. Furthermore, collaborative economy supports shared consumption of already purchased items. This means that providers can just share their stuff with peers for a set price (e.g. sharing transportation – Blablacar). Collaborative consumption has a positive effect in the environment as well. People reuse already purchased items, this means that the over-production of products, which actually are not necessary will be reduced.

➤ **Weaknesses**

As it is mentioned above, the legal system in place does not fully address the needs of collaborative economy. There is no legal framework, which could be suitable for this sector. As a result, providers of collaborative consumption services face fiscal and legal instability which may lead to unstable pricing and uneven distribution. Also, the access to the collaborative consumption platforms is not easy for everyone. Many people face difficulties in accessing the platforms, mainly due to the lack of online skills. Collaborative consumption is mainly connected with internet and technology, but not everyone has access to the web or has the suitable skills to manage with technology. Also, most of the provided services are not suitable for families and children. As a result, this part of the population cannot have access such platforms and use these services, so the number of potential users reduces. There is also a restriction in time, as many products/services can be used within a specific time-frame. This difficulty is faced from people with limited time, who eventually stop using the collaborative consumption products/services.

➤ **Opportunities**

Collaborative economy is strongly connected with technology. During the last years, technology has made a great development and brought many innovations. The first step, which helps in the popularization of collaborative consumption, is the rise of the internet. The collaborative consumption platforms are mainly supported by internet and the webpages. Almost every of their actions are done through internet – interactions with users, booking, payments etc. Next, the development of smartphones and mobile apps. The last 10 years we see an amazing development in this sector which collaborative consumption platforms applied in order to get more popular and attract more users. Mobile apps contributed a lot to that. People have easier and quicker access to the platforms. In addition, the development of Social Media supports the popularization of collaborative consumption platforms. People can get direct information and reviews for many platforms and their advertisement becomes easier.

The collaborative economy gets more and more popular. As a result, new markets accept this kind of economy and contribute to its expansion.

➤ Threats

The lack of clear legal rules regarding financial security is the main threat collaborative economy faces. People do not trust others, and trust is the base of collaborative consumption. A big part of society cannot accept the idea of using common space or product/services with others, especially strangers. There is a fear that they can be threatened or harmed or that they will get something of a low quality. In that way, collaborative consumption starts developing slower by facing these kinds of difficulties. In addition, many people are not aware of the existence of such a system.

Competition is another threat for collaborative economy. The platforms that provide such services are increasing and so is the competition. Also, other parts of businesses do not accept collaborative consumption as they perceive more as a threat and less as an opportunity.

Slovenia

Strength Experience in online commerce. Efficient use of new technologies. Smartphones: access to platforms through mobile devices. More information available to the consumer to participate in collaborative consumption. No intermediaries, cost reduction. No intermediaries, better flexibility. Access to CC services/good also for people with lower income.	Weakness Absence of regulation among individual users Difficulties to access to service. (For people outside big cities). Lack of clear rules. Lack of choice.
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<p>Opportunity</p> <p>Good access to internet.</p> <p>More ecological and sustainable business model.</p> <p>Positive impact on environment.</p> <p>Better access to some services and/or goods.</p> <p>Demographic situation: number of people 60 years or more.</p> <p>More people in target group use social media.</p> <p>No need for big budget to establish business.</p>	<p>Threat</p> <p>Heavily regulated.</p> <p>Unfair competition.</p> <p>Safety of products and services.</p> <p>Safety of privacy data.</p> <p>Already established business with bigger budget (for promotion).</p> <p>Bad experience with product/service in collaborative consumption.</p>
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Strengths

One of the strengths which can benefit to wider use of product and services of collaborative consumption is the penetration of internet in Slovenia, which is quite high – 81% of inhabitants are regular users of internet and 87% of households have access to internet, 51% of retired people uses internet regularly. In 2018, 87% of Internet users aged 16–74 years also used a smartphone. Regular users accessed the Internet most often via a smartphone (85%), in the age group 65–74-year-olds, more than half use internet on their mobile devices (54%).

One of the advantages and microeconomic benefit of collaborative consumption is definitely flexibility: because of less formal and structured model, providers can adjust their services to the need of consumers easier than establish business.

Weaknesses

One of the main weakness in Slovenia is lack of choice in the field of collaborative consumption. If the collaborative economy is quite well developed in sector of transport and selling and buying secondhanded, on the other field there is not much choice.

Other CC initiatives are mostly local and for smaller groups.

The problem is also with accessibility to the internet and lack of digital skills which prevents consumers to seek for information and use services. Living outside of big cities can also present an obstacle in fully benefit from services offered in collaborative consumption.

Opportunities

More and more people are used to seek and share information through internet, and this is also opportunity to start to seek and share product and service through different internet platforms. Also, a lot of people in the target group that we address use different social media, which can bring opportunity to share and promote collaborative consumption. But not just online. The platforms are help-



ing what used to be strangers to develop new connections and therefore build a deeper sense of community.

With easy access to internet and different free platforms for establishing web site there is no need for big budget to start with initiative in the collaborative consumption which gives opportunity also to people with lower income. Entry barriers are lowered for consumers and prosumers, as it is very simple to join and leave collaborative economy platforms. That way, any individual with an idle asset such as an apartment, a tool or a car, can join a platform at a very low cost and generate additional income.

There is also a positive impact on the environment: reusing and sharing of goods (longer life cycle) and sharing services, for instance transport.

Threats

In Slovenia the collaborative economy is quite heavily regulated by law. Activities generating income of any scale are considered business activities, so providers has to be registered, safety and technical demands has to be achieved and taxes must be payed.

Not only paying taxes, but quite complicated administrative work can prevent a lot of providers to start with an initiative which leads to less goods and services offered and lack of choice. On the other hand: more unformal initiatives can operate in the “grey zone”, with less formalization of rules and lack of transparency this can lead to inadequate protection of users and to bad user experience. Initiatives working without any clear rules represents unfair competition for “regular” providers who operates inside legal framework.

For consumers it is essential that their right to data privacy is guaranteed but in the internet economy where tracking a profiling of consumers and selling their data to third parties are widely used CC platforms can pose a threat. Collaborative economy platforms risk worsening the problems associated with online tracking, as consumers increasingly contract offline services or buy goods via these platforms. (For example, the Electronic Privacy Information Centre has filed a complaint before the Federal Trade Commission regarding Uber’s plans to track users and gather contact list data).

This allows a new wealth of consumer behavioural data to be collected and poses an additional threat to the challenges of protecting consumers’ privacy online. For example, many platforms base their services on the customer’s location. Access to this kind of sensitive data without the user’s knowledge can raises serious concerns and there have been examples of apps tracking a user’s location even when they are closed.

As the new collaborative economy platforms make use of web 2.0 and mobile technology, consumers without internet access or access to a smartphone or tablet are left out.

Romania

Romanian team performed a SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) of Collaborative Consumption. The SWOT practice is a planned analysis tool that combines the investigation of the strengths and weaknesses of Collaborative Consumption (CC) with the study of opportunities and threats in its setting in order to to promote CC.

According to Rocha and collaborator the SWOT analyses is gruped in internal factors (strengths and weaknesses) and external factors (threats and opportunities) (Rocha & Caldeira-Pires, 2019).

Synthesis of SWOT analysis in Romania

Strengths:	Weaknesses:	Opportunities:	Threats:
<i>Transport</i> <ul style="list-style-type: none"> Significant personal financial savings Better organization of the time required for travel 	<i>Transport</i> <ul style="list-style-type: none"> Lack of legal infrastructure for this type of transport 	<i>Transport</i> <ul style="list-style-type: none"> The opportunity to reach an inaccessible destination for public transport, with low costs and in a reasonable time 	<i>Transport</i> <ul style="list-style-type: none"> The danger to meet people which do not conform with the law and the legislation in vigour
<i>Accommodation</i>	<i>Accommodation</i> <ul style="list-style-type: none"> Absence of a coherent national strategy 	<i>Accommodation</i>	<i>Accommodation</i>
<i>Finances</i> <ul style="list-style-type: none"> It helps reciprocation of credit expense 	<i>Finances</i> <ul style="list-style-type: none"> Absence of coordination among national financial strategies 	<i>Finances</i> <ul style="list-style-type: none"> Opportunity of the members of a community to do something for their community 	<i>Finances</i> <ul style="list-style-type: none"> To spend the money without reaching the proposed main aim
<i>Online skills</i> <ul style="list-style-type: none"> Large private company investment in the online courses' infrastructure 	<i>Online skills</i> <ul style="list-style-type: none"> Lack of long-term vision for the evaluation and accreditation by National Education Ministry of online courses 	<i>Online skills</i> <ul style="list-style-type: none"> Acquire useful skills in a short time 	<i>Online skills</i> <ul style="list-style-type: none"> Learned topics contain information that is untrue
<i>Online marketplaces</i> <ul style="list-style-type: none"> Significant and diversified resource from online marketplaces to share 	<i>Online marketplaces</i> <ul style="list-style-type: none"> Unable to verify the quality of the share product 	<i>Online marketplaces</i> <ul style="list-style-type: none"> The opportunity to have a desired product at no cost 	<i>Online marketplaces</i> <ul style="list-style-type: none"> Restrictions imposed by the quality and cost of products

Chapter V. Summary and conclusions

Spain

Wallapop, BlaBlaCar, Airbnb and other digital platforms that put strangers in contact who make an exchange between them and from whom both obtain a benefit. This is what is known as "collaborative economy" or "collaborative consumption", and which the National Commission of the Market



and Competition (CNMC) defines as: "Exchange between individuals of goods and services that remained idle or underutilized; for example, the free spaces of the car on a trip, the house that remains empty during the holidays, tools that are used only once or twice after purchase, etc., in exchange for a compensation agreed between the parties"

Anyone can, through these platforms and applications, rent their vehicle, exchange their home, sell an item that they no longer use ... The exchange between consumers has always been done, only that before it was done within a circle of confidence of friends. Currently, this circle has been extended to a higher scale, bringing in contact with totally unknown users for an exchange from which both benefits. All this has occurred thanks to the unstoppable development of technology, which allows to spread and share through the Internet, generate bonds of trust between strangers and obtain social and economic benefits for both parties.

As an association of consumers, we understand that any extension of the offer of services for users and consumers must be well received. There is space for everyone, both for "traditional" companies and for these new actors whose presence (and acceptance) grows rapidly.

However, this coexistence of both systems (the traditional and the collaborative) is not exempt from possible problems or frictions that may arise between them. In AVACU we are witnesses of "problems" in the purchases between individuals, by escaping from the regulations of defense in the matter of consumption, which regulates the relations between consumers and companies and not between individuals, which are included in the Civil Code.

Therefore, it is necessary to provide more training and information to users of this type of service, so that a more secure environment is created to be able to carry out these transactions among all the actors involved.

Greece

After conducting the desk research for the case of Greece, which primarily drew information from the sources below, it has become clear that even though collaborative consumption is widely popular in Europe, in Greece the situation is considerably different. The concept of collaborative consumption was brought about mainly by Airbnb, but it still remains limited as it hasn't been met with open arms by professionals and while other sectors may begin to take small steps towards it, collaborative consumption in Greece remains an unexplored territory, both in theory/research and in practice.

There are several definitions about collaborative consumption. In summary, we can say that it is the use of goods, services, skills, space etc. in exchange for financial compensation and this transaction is direct with the intervention of a mediator. It is strongly supported by technology, as every operation happens mainly online. The development of technologies and Web 2.0 have contributed to the development and popularization of collaborative consumption, in general. More specifically, in

Greece, collaborative consumption became more popular during the economic crisis, as collaborative consumption assures low costs and people were searching ways to save money. The decisive factors of collaborative consumption vary. They can be social, economic or technological. Also, the existing flexibility on regulation regarding collaborative consumption, the changing views about ownership and the social media and online reviews have contributed to its popularization. Other factors that helped in the development of collaborative consumption include high development of technology, changes in cultures, time saving.

Collaborative consumption has three basic directions:

- Product usage: people are changing their mindset, and instead of owning a product, they prefer sharing it with others.
- Reshuffling of products: products are moved from a place where they are no longer needed to another place where there is a need for these kind of products.
- Collaborative lifestyle: people are harmonizing with each other and they share resources like time, space or skills.

There's a big motivational background behind CC. First, the motive can be economical. People are searching cheaper ways to use goods/services and also to save money. So, the CC could be suitable for them. Convenience is another motive; people can use easily goods and services and pay online. Motives can be also social; by sharing their stuff, people feel that they are helping the society and the environment.

The desk research revealed that the most popular application of collaborative consumption are Blablacar, Zipcar, Uber and Car2go. Blablacar was published in 2006 and today has more than 10 million members in 18 different countries. In the sector of accommodation, the most popular platforms are Airbnb, Couchsurfing and HomeAway. Airbnb was launched on 2008, and today it is used by more than 20 million travelers in 190 countries. About financing, the most common known website are Kickstarter – a European website through which, people can raise capital for campaigns and projects. Other, crowdfunding websites are Lending Club, Lendstar, Cashare. Also, a place where people can share their skills, connected with technology and internet are Youtube and Skillshare. In Greece the most popular platform of collaborative consumption is Airbnb, as 31,5% of Greece's population book their accommodation via its website.

The collaborative consumption has a big impact on the way people consume and purchase items/services, both online and offline. During the last years, collaborative consumption has become very important for entrepreneurs, financial experts and retailers. Its effects can be communal, coincidental or financial. According to the European Commission's agenda, collaborative economy offers lots of benefits to the countries of the EU. The potential profit of effective sharing and collaborative consumption is estimated to be 572 billion euros.

However, there are various barriers which limit the development of collaborative consumption. The most common is lack of trust. People do not trust others, i.e. in staying or traveling together, or they think that they will get something of lower quality. Another barrier is the fact that many people do not have developed digital skills which is required in order to use the platforms of collaborative

consumption. Also, some cultural values of different people do not support materialism, which is widely popular in collaborative consumption. Also, CC is not that applicable for families and children, which makes it difficult for them to use it. Finally, there's insufficient legal system in place and lack of safety clear rules, which is associated with the lack of trust. The risk that CC faces is the fact that many people will think to keep all the sources and profit for themselves.

Many things are the consequence of the collaborative consumption. Through the years, lots of changes have been done in sectors like tourism, banking, trade services, providing collaborative consumption through digital technologies. Many companies like eBay, support the exchange of goods through social networks like Facebook. Also, the collaborative consumption has helped to increase the number of charities and charitable giving. CC benefits the environment, as it is encouraging the use of already existing resources and products, so it is reducing the production of goods, which are not needed and helps waste reduction. Social innovation also comes from CC, as it enhances the social interaction between individuals. The social impact of collaborative consumption can be seen in platforms which enable people to develop political ideas and policy decisions. In that way democracy in the society is promoted. Through CC, people learn how to live in a collective peaceful way with others. Finally, the collaborative consumption enhances the social interaction between individuals, as well as their sense of community.

Slovenia

There is a lot of different researches, articles, even thesis on the collaborative consumption in Slovenia. A lot of theoretical information, but far less practical experience and feedback. Even in our advice centre there is not much questions or seeking for advice regarding services in collaborative consumption.

Although people are used to benefit from collaborative consumptions for decades, even centuries (sharing gardening tools, looking after children in exchange for financial compensation, exchanging homes for vacancies), formalization of operating rules and support of digital platforms gives this kind of cooperation more formal way but also an opportunity to reach new people and bigger audience. Collaborative economy initiatives offer benefits but also poses risks to consumers.

By data provided from our Statistical office 4% of people in all age groups participated in collaborative economy, most of them in the transport section, 21% of people also sell used things on various internet platforms.

In Slovenia collaborative consumption is quite well developed only in two area: transport and renting homes, but even in these two sectors there are not a lot of different platforms. Which is also understandable because of smaller audience (2 million of Slovenians) and short geographical distance (you can drive from one part of the country to another in 4 hours).

The most popular and widely used platform is prevozi.org which offers opportunity for prosumers to offer and search for transport. Because of widespread and flexible users this platform can adapt to consumer needs far more than established public transport. Users can find nearby transport which otherwise would have not been possible to find using traditional public transport timetables and routes. For users it is cheaper, convenient and faster than public transport, providers have an opportunity to cover at least some of the transport and car ownership expenses.

By turning into prosumers when they can put an idle asset into the market, individuals can generate new sources of income, which in turn helps them reduce the costs of ownership of that same asset. This is particularly the case for real estate goods, as platforms such as Airbnb and HomeAway help consumers pay their mortgage. (The Sharing Economy: Accessibility Based Business Models for Peer-to-Peer Markets”, Pricewaterhouse Cooper Luxembourg for the European Commission, 2013.). More than 76% of Slovenians owns home(s) and this kind of platforms gives them opportunity to earn some money through renting or exchanging homes. In the field of renting homes two platforms are Airbnb and HomeAway are most popular and used in Slovenia.

Barriers which limit the development of collaborative consumptions can be social, economic or technological, from overly regulated legal environment to small audience on the side of demand.

Also, the existing flexibility on regulation regarding collaborative consumption, the changing views about ownership and the social media and online reviews have contributed to its popularization. Other factors that helped in the development of collaborative consumption include high development of technology, changes in cultures, time saving.

However, there are various barriers which limit the development of collaborative consumption. The most common is lack of trust. People do not trust others, i.e. in staying or traveling together, or they think that they will get something of lower quality. Another barrier is the fact that many people do not have developed digital skills which is required in order to use the platforms of collaborative consumption.

Romania

In Romania, the concept of smart collaborative consumption may contribute to the development of new business models, new methods of interaction, reduces time for various actions and facilitates the exchange of good practices among citizens. However, the Romanian consumers, especially the vulnerable groups (children, adolescents and elderly) are reserved in terms of collaborative consumption. The increase of the crimes committed during the transport of collaborative type is a real brake in promoting this concept.

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