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The Sharing Economy in the Slovak Republic: Trends and Development Perspectives

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Abstract

Research background: The sharing economy has emerged as one of the key phenomena of the digital era, transforming traditional business models and reshaping consumer behaviour across Central and Eastern Europe. In Slovakia, the rapid expansion of digital platforms across transportation, accommodation, gastronomy, and services has created new market dynamics; however, empirical evidence on consumer adoption patterns and socio-demographic determinants remains limited. Understanding these micro-level consumer behaviours is critical for platform development, regulatory framework design, and economic policy formulation in transitional economies.
Purpose of the article: This paper aims to determine and evaluate the impact of sharing economy sectors on consumer behaviour patterns in Slovakia, examining socio-demographic influences on platform adoption and identifying sector-specific preferences. The study contributes to the literature by providing comprehensive empirical evidence on consumer engagement with collaborative consumption in a post-transition economy context, linking individual-level behavioural patterns with broader economic and social implications of platform-mediated consumption.
Methods: The research employs a quantitative approach based on a comprehensive questionnaire survey of 400 Slovak adults, administered through digital platforms in February 2025. Data analysis incorporates descriptive statistics, Pearson's chi-square tests of independence, Cramer's V association measures, and correspondence analysis to identify multidimensional relationships between socio-demographic characteristics and engagement patterns in the sharing economy. The methodology ensures robust statistical validation while providing a graphical representation of consumer behaviour clusters across different sharing economy sectors.
Findings & Value added: The study reveals that 42.2% of Slovak consumers utilize sharing services pragmatically when superior to ownership alternatives, with significant gender-based adoption differences: women demonstrate cautious, experimental approaches (21.4% occasional use) while men exhibit greater polarization between

frequent adoption (14.2%) and ownership preference (23.5%). Correspondence analysis identifies four distinct consumer clusters: affluent women associate sharing with leisure activities, high-income men prefer transport platforms, middle- to lower-income women integrate sharing into their everyday consumption, while low-income men remain largely disengaged. The value-added lies in providing sector-specific micro-level evidence from Slovakia, revealing intersectional socio-demographic patterns that challenge universal adoption narratives and inform targeted platform strategies and policy interventions for transitional economies.

Keywords: sharing economy; collaborative consumption; digital platforms; consumer behaviour; platform economy

JEL Classification: D12; D16; O33; L17

1. Introduction

Changing market demands, technological advancements, social transformations, and digitalisation have all played a role in the ongoing evolution of economic models (Nagy et al., 2023). These models have evolved from conventional barter exchange and property-based trade to contemporary systems that rely more on connectivity, networks, and new technologies. One of the most significant outcomes of this transformation is the emergence of the sharing economy, a global phenomenon that has infiltrated everyday activities and influenced consumer decisions. Collaborative consumption, access-based consumption, the access economy, network economy, and collaborative economy are all competing terms that attempt to define the "sharing economy" with similar concepts but slightly different perspectives (Sutherland and Jarrahi, 2018). As an illustration, access-based consumption emphasises sharing as a novel method of consumption by consumers, in contrast to ownership, which is the conventional method of consumption. Conversely, the collaborative economy prioritises the collaboration of participants in sharing, rather than competition between suppliers and consumers (Toni et al., 2018).

The sharing economy is an economic paradigm commonly facilitated by digital platforms, defined by the temporary access, exchange, or shared use of products and services. By establishing connections between providers and consumers through intermediaries, such as online marketplaces and mobile applications, the fundamental principle is the efficient utilisation of available resources and assets. The sharing economy, in contrast to traditional ownership-oriented systems, enables individuals to capitalise on underutilised assets, while consumers are granted more affordable and adaptable access to products and services. The primary objective of the sharing economy is to develop a diverse array of options that are accessible to the citizens of a given country for their daily activities. The new and advanced method of comprehending exchanges, transactions, and collaborations between people, companies, and other entities is in stark contrast to the linear framework that underpins the market-driven economies of all countries (Mody et al., 2021).

The sharing economy has gained increasing significance in the Slovak Republic in recent years (Kubalak et al., 2021). Despite the absence of a precise legal definition, it is evident that digital platforms have established a substantial presence in transport, accommodation, and other services. This advancement has a substantial influence on the operations of traditional industries, business models, and consumer behaviour. It also underscores the significance of assessing the degree to which Slovak consumers are prepared to utilise these platforms in the future, as well as their perceptions, utilisation, and evaluations of them.

The objective of this investigation is to evaluate and identify the influence of the sharing economy on consumer behaviour in Slovakia. The research is founded on empirical evidence and theoretical principles. Despite the fact that the sharing economy has garnered substantial scholarly attention on a global scale, the majority of the existing literature focuses on macro-level issues, including cross-country comparisons, regulatory frameworks, and labor market effects. Conversely, micro-level perspectives that analyse consumer engagement with various sectors of the sharing economy are under-represented, particularly in the smaller Central and Eastern European countries (Kobis et al., 2021).

The novelty of this study lies in its micro-level perspective on the Slovak sharing economy. This paper offers a comprehensive examination of consumer engagement, in contrast to previous research that has primarily focused on regulatory debates, macroeconomic implications, or descriptive overviews of platform markets. The study provides sector-specific evidence that has not yet been comprehensively documented by examining the participation of individuals in Slovakia in service-based sharing platforms, transportation, and accommodation. Additionally, the article contributes original insights to the academic discourse by connecting consumer preferences and behavioural patterns to the broader conceptual framework of the sharing economy, thereby advancing the discussion and transcending descriptive statistics.

The paper is structured as follows: The literature review presents the importance of the sharing economy and its meaning, as well as its links to the broader concept of the digital platform economy. The methodology section delineates the essential steps undertaken to evaluate the questionnaire survey and to apply correspondence analysis. This part explains the process of data collection and preparation, followed by the statistical procedures used to identify patterns, relationships, and dependencies within consumer behaviour related to the sharing economy in Slovakia. The results section reports the findings of the questionnaire survey and the correspondence analysis, providing empirical evidence on consumer behaviour patterns and revealing associations between socio-demographic characteristics and the adoption of sharing economy services in Slovakia. The discussion section interprets the findings in the context of existing literature, comparing the results with previous studies on the sharing economy and highlighting both consistencies and divergences observed in the Slovak case. The conclusions section summarizes the significant findings, along with the upcoming challenges and limitations that have influenced the study.

2. Literature review

Every aspect of human life is becoming more and more digitalised. Businesses streamline their manufacturing processes as a result of digitisation, guaranteeing a more seamless chain of coordination from raw material processing to product finalisation and client delivery. By virtue of its nature, the shared economy is a subset of the digital economy (Vatamanescu et al., 2017; Balcerzak and Valaskova, 2024). From a macroeconomic standpoint, the sharing economy employs a hybrid market model. Market-based frameworks have historically dominated the exchange of goods and services (Kliestik et al., 2024). These approaches centre on transferring ownership of economic resources between two parties. Depending on the level of financial engagement, two models may emerge. The first is the typical market model, which involves two actors exchanging ownership of an item or service for a monetary value. The second type of transaction is gift giving, in which a good is donated to another actor without the use of money. Recent research has revealed hybrid models as potential types of economic exchange. These concepts are built on the cohabitation of many market and non-market models, including the sharing economy (Barbu et al., 2018).

The incorporation of environmental, social, and governance (ESG) principles is not only a challenge for businesses, but it is also influencing consumer expectations and decision-making. There is a significant demand for services that demonstrate environmental responsibility, social

equity, and trustworthiness (Hotkova and Belas, 2025). In this regard, the sharing economy offers consumers alternative methods of accessing products and services that are often perceived as more sustainable, community-oriented, and transparent than traditional models. Consumers can align their choices with ESG-related values by participating in accommodation, transportation, and service-based sharing platforms. This can be achieved by reducing resource consumption, supporting peer-to-peer collaboration, and nurturing trust within digital marketplaces. This connection highlights the significance of the sharing economy as a consumer-driven approach to integrating ESG principles into daily life (Wang et al., 2025). The sharing economy has long existed as an integral aspect of human existence. Many times, its services or products were used daily. However, it was only in the last few decades that the sharing economy has been widely adopted. This fact resulted from a growing interest in this sort of economy among the general public and many professionals. Perceiving the circular economy as a "subsystem" in which sharing can be a helpful tool for handling global crises aligns with both the economic and environmental demands of the modern world. Sharing seeks to highlight the various options available to the people of a particular nation in their day-to-day activities, rather than to impose them (Kubalek and Kudej, 2025).

Scholars, practitioners, and policymakers, as well as individuals, have devoted considerable attention to the sharing economy. It underscores the importance of utilising underutilised assets in a manner that enhances sustainability and efficiency. The sharing economy is a concept that significantly overlaps with other concepts, including the collaborative economy, collaborative consumption, the access economy, the platform economy, and the community-based economy (Rathnayake et al., 2024). A variety of names can refer to it. The sharing economy can be understood as a peer-to-peer exchange of both tangible and intangible resources, including information, at both the global and local levels. Such digitally mediated interactions lower transaction costs for users by substituting traditional third-party intermediaries with online platforms. At the same time, the absence of these intermediaries shifts much of the potential risk onto the resource providers and consumers themselves, rather than concentrating it within a central authority (Karobliene and Pilinkiene, 2021). The sharing economy has attracted much scholarly interest since its inception, especially with the 2008 debut of Uber and Airbnb. Several evaluations of the literature have been done in an effort to distil the core of the sharing economy. These reviews have concentrated on user motivations (Gazzola et al., 2019), development (Hira and Reilly, 2017), opinions (Cherry and Pidgeon, 2018; Hamari et al., 2016), and sectors of sharing (Geissinger et al., 2019; Cheng, 2016).

The fundamental argument in support of the sharing economy is that by making better use of underutilised assets, sharing efforts usher in a new, more sustainable type of consumption that reduces resource use and carbon emissions (Schor, 2016).

The sharing economy has grown as a result of the creation of new platforms and a growth in the number of consumers and suppliers. This growth has been accompanied by worries about the long-term viability of the sharing economy (Oberg, 2024).

In reality, the sharing economy is presumed to have a positive sustainability potential, and the environmental benefits are frequently assumed to be intrinsically linked to increased resource efficiency and energy conservation. However, the potential advantages of the sharing economy may be undermined by regulatory or legal frameworks. The digital transformation processes in Central and Eastern European countries have created new opportunities for innovative business models, including platform-based services that facilitate resource sharing and collaborative consumption. Research examining the effects of institutional quality on digital financial innovation suggests that regulatory frameworks play a crucial role in determining the success of digital technologies, particularly in transitional economies where traditional institutional safeguards may be less developed (Okoli, 2025). The integration of digital platforms into economic structures necessitates careful consideration of both opportunities and potential destabilizing effects, particularly in terms of financial stability and market dynamics (Mutanda and Nomlala, 2025).

Evidence suggests that institutional quality serves as a critical transmission mechanism that can transform potentially harmful effects of digital innovation into positive outcomes for economic inclusion in developing economies. These findings suggest that the development of sharing economy platforms in post-transition countries should consider region-specific institutional characteristics and regulatory readiness levels, which may differ substantially from those observed in more established digital markets.

While the sharing economy presents opportunities for enhanced resource utilisation, empirical research reveals substantial barriers that impede widespread consumer adoption. Trust emerges as a fundamental obstacle, encompassing concerns about personal safety, service quality, reliability, and accountability mechanisms when engaging with unknown providers through digital intermediaries (Buhalis et al., 2020). Psychological barriers further complicate participation decisions, including anxiety about sharing personal assets and difficulties in establishing reciprocal relationships with strangers (Merino-Saum et al., 2023). These concerns are particularly relevant in understanding consumer hesitation towards collaborative consumption models, where traditional institutional safeguards may be absent or diminished.

Grybaite and Stankeviciene (2018) argue that the sharing economy's overall effects on economic growth, employment, and the environment are still being investigated. A more comprehensive comprehension of these effects is necessary to support policies that should encourage the sustainable and impactful evolution of the sharing economy. As a result, the implications of the sharing economy on economic sustainability and energy efficiency are still a topic of debate; therefore, additional research is required to investigate these implications.

Demands for services that exemplify responsibility, equity, and trust are increasingly influencing consumer expectations and decision-making. In this context, the sharing economy offers alternative methods for accessing products and services that are often perceived as more sustainable, community-minded, and transparent than traditional models. Consumers can pursue values such as resource efficiency, collaboration, and trust in digital interactions by engaging with platforms that provide accommodation, transportation, and service-based sharing. This viewpoint emphasizes the sharing economy's potential to transform everyday economic behavior and its role as a consumer-driven shift in consumption practices (Zhu and Liu, 2021).

Research examining consumer participation patterns reveals substantial heterogeneity across socio-demographic characteristics, with age, income, education, and social values serving as primary determinants of platform engagement intensity. Davlembayeva et al. (2020) demonstrate that sharing economy use behaviour is conditioned by egoistic beliefs, reciprocity norms, and social value considerations, while environmental motivations often prove less significant than expected. The findings indicate that people are motivated primarily by personal benefits rather than altruistic or environmental concerns, suggesting that positive environmental implications of sharing economy participation represent unintended rather than intentional outcomes. Gender and age-related differences in adoption patterns have been documented, with younger consumers demonstrating a greater willingness to experiment with collaborative consumption models, while older demographic segments exhibit more cautious approaches, emphasizing security considerations (Kobis et al., 2021).

The regulatory landscape surrounding sharing economy platforms presents particular complexities where existing legal frameworks may inadequately address the hybrid nature of peer-to-peer commercial transactions. Regulatory uncertainty contributes to consumer hesitancy and market development constraints, particularly among risk-averse demographic segments who prioritise legal clarity and consumer protection guarantees (Merino-Saum et al., 2023). Platform-mediated trust mechanisms must substitute for conventional institutional safeguards, creating additional complexity in consumer decision-making processes where traditional quality assurance and recourse mechanisms may be limited or unclear.

3. Methodology

Within the context of the Slovak sharing economy, a quantitative research approach was employed to achieve the goal of providing a comprehensive understanding of consumer behavior. We chose this method because it makes it possible to gather and analyse data methodically from a sufficiently large group of respondents. This, in turn, enables the drawing of statistically supported conclusions regarding awareness, usage, and views towards sharing platforms. Both descriptive insights and relational patterns between socio-demographic factors.

A systematic questionnaire, which included a total of 21 questions, was utilised in order to carry out the empirical inquiry. Respondents' gender, age, education level, income, and place of residence were among the socio-demographic characteristics that were amassed in the questionnaire. Knowledge of the sharing economy among consumers, the frequency with which platforms are utilised in the hospitality, transportation, food service, and service industries, as well as reasons, perceived barriers, regulatory perspectives, and expectations regarding future development were the topics that were discussed in the second half.

The data analysis process was conducted in multiple stages. In order to provide an overview of the sample and the most important consumer trends, descriptive statistics were initially utilised. Through the utilisation of Pearson's chi-square test of independence (χ^2), the examination of associations between categorical variables was carried out. Additionally, Cramer's V was employed to evaluate the degree of link between the variables. A minimum of eighty percent of the predicted frequencies were larger than or equal to five, and none of them equalled zero. This was done in order to ensure that the statistical assumptions of the test were adhered to. As an additional exploratory multivariate technique, correspondence analysis will be utilised. This technique will offer a graphical representation of the associations between variables, as well as provide deeper insights into the behavior of consumers across a variety of sharing economy sectors.

The relative relationships between and within the categories of variables are revealed by correspondence analysis. Correspondence analysis is employed to ascertain the relationships between the categories of variables that are organised in contingency tables. The objectives of this analysis are to assess the relationships between variables and to describe the structure of the dependence. The analysis's most significant benefit is a multidimensional correspondence map that demonstrates the categories of the variables under analysis, their similarities and differences, and any relationships with other variable categories. A corresponding two-dimensional contingency table of absolute frequencies n_{ij} functions as the input matrix for the analysis. The variable X, assuming values x_i, $i = 1, 2, \dots, r$ exhibits rates of occurrence across the distinct fields of the table, while the variable Y encompasses values y_j, $j = 1, 2, \dots, s$. Subsequently, the table is employed to ascertain the row marginal absolute frequencies (ni_+) of variable X and the column marginal absolute frequencies (n_{+j}) of variable Y, utilising the subsequent formulas:

$$n_{i+} = \sum_{j}^{s} ni_j \quad n_{+j} = \sum_{i}^{r} n_{ij} \tag{1}$$

The correspondence matrix Pis then constructed using the computed row and column marginal frequencies. Relative frequencies pi_j are formed by its components:

$$p_{ij} = \frac{n_{ij}}{n} \tag{2}$$

In order to ensure that the row and column categories are comparable, their profiles are determined $p_{j/i}$ row profiles are conditioned relative frequencies that illustrate the structure of the column variable when applied to the i-th category of the row variable. The column profiles $p_{i/j}$ are conditioned relative frequencies that illustrate the structure of the row variable if the column variable is in the j-th category:

$$p_{j/i} = \frac{n_{ij}}{n_{i+}} = \frac{p_{ij}}{p_{i+}} \qquad p_{i/j} = \frac{n_{ij}}{n_{+j}} = \frac{p_{ij}}{p_{+j}} \tag{3}$$

Modifications to the structures of the row and column profiles demonstrate variable dependence. Individual row and column profiles are employed to calculate the coordinates of points in the multidimensional space. According to the correspondence map, the categories are more similar and their dependence on one another is stronger the closer the locations are. The variability of multidimensional points is contingent upon the efficacy of projecting them onto the correspondence map. Total inertia is employed to quantify the variability of multidimensional coordinates. I stands for total inertia, p_{+j} for column j's marginal relative frequency, and d_j for chi-square distance between the profiles of column j.

$$I^2 = \sum_i p_{+j}\, d_j^2 \tag{4}$$

The sharing economy is a dynamic environment in which consumer behaviour can be influenced by a variety of individual and contextual factors. It is crucial to investigate whether socio-demographic characteristics may impact the extent and manner of utilising digital platforms and related services when studying such behaviour. In order to resolve this issue, a series of research hypotheses was developed with the objective of identifying potential correlations between consumer attitudes towards the sharing economy and specific demographic variables.

H1: There is a statistically significant association between respondents' age and the frequency of using sharing economy services.

H2: There is a statistically significant association between the income level of respondents and their attitudes towards renting, exchanging, or sharing products and services instead of purchasing or possessing them.

H3: There is a statistically significant association between the income level of respondents and their opinions on the taxation and licensing of sharing economy services.

The survey was conducted in February 2025. The survey was circulated across social networks and administered digitally through the use of Google Forms. A total of 400 replies that were considered valid were collected. Because only adults have the legal competence to provide or utilise services within the sharing economy, the term "target population" was defined as residents of the Slovak Republic who were at least 18 years old. Within the context of the sharing economy system, the utilisation of products or services was regarded as the observable statistical feature, and each response was assumed to be a single statistical unit.

The methodological framework implemented is consistent with standard practices in economic and managerial research, which frequently employ survey-based methodologies to ascertain consumer attitudes and behavioral patterns. In addition to offering a fundamental overview of the data, the integration of inferential testing and descriptive statistics also enables the verification of variable dependencies. This design facilitates a dependable interpretation of consumer behaviour in the sharing economy and establishes a foundation for additional analytical procedures.

4. Results

Detailed information regarding the socio-demographic composition of the research sample was required for the purpose of conducting a subsequent statistical analysis. The contextual background that these characteristics provide is essential for interpreting behavioral patterns and identifying potential associations between the use of sharing economy services and individual

attributes. Consequently, they are a critical component of consumer studies. Items that captured respondents' gender, age, educational attainment, employment status, and household income were subsequently incorporated into the questionnaire. Such data acquisition facilitates both the descriptive characterization of the sample and the analytical comparison among various socio-demographic categories. In Table 1, an overview of the sample composition is provided. The socio-demographic variables were structured in line with standard population categories, covering gender, age cohorts, educational attainment, and income brackets. This categorisation ensured comparability with national statistics and captured all key groups relevant for analysing consumer behaviour. The category "Without income" refers to respondents who at the time of the survey did not generate their own regular monthly income. This group consists predominantly of full-time students, unemployed respondents, or individuals on parental leave. Including this category was necessary in order to capture the full socio-demographic structure of the Slovak population and to ensure that consumer attitudes towards sharing economy services were analysed across all relevant social groups.

Table 1: Socio-demographic profile of respondents

Category	Percentage expression (%)
Gender	
Man	40.5
Woman	59.5
Age group	
18-25 years	39.0
26-35 years	22.0
36-45 years	15.0
46-55 years	12.0
56 years and more	12.0
Education	
Primary	2.0
Secondary	64.0
Higher education	34.0
Monthly income	
Without income	
Up to 500 €	9.0
500-800 €	15.0
800-1,500 €	18.0
1,500 € and more	37.0

Source: own processing according to the questionnaire survey

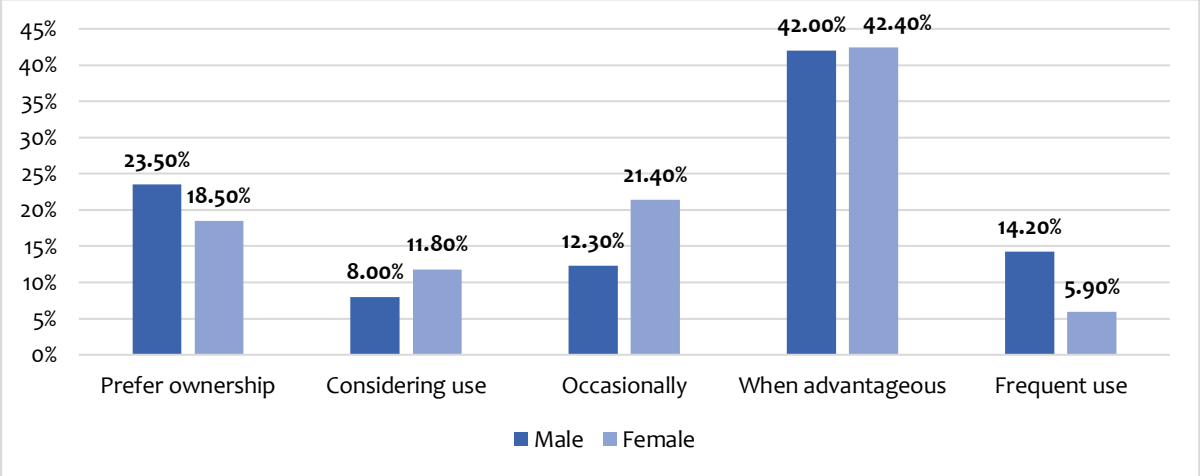
The results of the survey provide a comprehensive and organized summary of consumer awareness, attitudes, and behavioral patterns in Slovakia related to the sharing economy. When asked about their knowledge of the notion of collaborative consumption, respondents generally indicated that they were familiar with it; however, the degree of understanding varied. However, some doubts were evident, notably regarding trust in digital platforms and uncertainties about taxation and regulation. The majority of people indicated a favorable opinion of mutual sharing as an alternative to consumption.

The investigation revealed significant sectoral variations in consumer adoption patterns across sharing economy platforms. Transportation and accommodation services demonstrated the highest utilization rates, reflecting their mature market position and established consumer acceptance within Slovakia's digital economy landscape. Conversely, gastronomy and peer-to-peer services exhibited substantially lower engagement levels, indicating these sectors remain in nascent stages of market penetration among Slovak consumers. This uneven development trajectory highlights the selective and sector-specific nature of the sharing economy's evolution, where platform maturity, consumer familiarity, and trust mechanisms vary significantly across different service categories.

Additionally, the study investigated the perceived obstacles. Individuals who participated in the survey frequently mentioned that a lack of confidence, concerns regarding transparency, and inadequate regulatory clarity hinder their engagement with sharing platforms. The ability of consumers to adopt new models of access-based consumption appears to be influenced not only by the actual behaviour of consumers but also by the obstacles that they face.

Gender disparities in attitudes towards the sharing of services are illustrated in Figure 1. The majority of both men (42.0%) and women (42.4%) reported that they utilise sharing when it is more advantageous than ownership. Nevertheless, males were more likely to be frequent users (14.2%) than women (5.9%), while women more frequently reported occasional use (21.4% vs. 12.3%) or only considering the use of sharing services (11.8% vs. 8.0%). The preference for ownership over sharing was much higher among men (23.5%) than women (18.5%).

Figure 1: Gender differences in attitudes towards sharing services



Source: own processing according to the questionnaire survey

The results show a pragmatic approach to service sharing, with both men and women responding most frequently that sharing should be used when it is more beneficial than ownership. This implies that sharing is currently viewed as a situationally rational alternative rather than a lifestyle decision. The gender gap reveals that women are more likely to be in the stages of contemplating or occasionally experimenting with sharing, indicating a more cautious attitude to sharing. In contrast, men exhibit greater polarisation, either by being more frequent users or by being more inclined to reject sharing vs ownership.

According to these results, gender-sensitive methods may be necessary for campaigns aimed at increasing the use of sharing services. Women's adoption may increase if perceived hazards are decreased and trust, safety, and convenience of use are prioritised. In contrast to ownership, communication tactics for males could emphasise the advantages of consistent use and long-term value. Overall, the results show that although pragmatic reasons are the most common, the market development of sharing services might be influenced by gender differences in adoption intensity.

Detailed verification of the three research hypotheses is provided by the results summarised in Table 2. The chi-square test confirmed a statistically significant association between age and the frequency of using sharing economy services, thereby supporting H1 ($p = 0.026$), although the strength of the relationship is weak (Cramer's $V = 0.19$). H2, which investigated the association between income level and attitudes towards renting, exchanging, or sharing instead of purchasing, was not supported ($p = 0.211$). This finding contradicts the prevailing assumptions in the sharing economy literature that income level would significantly correlate with adoption attitudes. The absence of income-based differences in attitudes towards collaborative consumption suggests that in the Slovak context, sharing economy participation may be less stratified by economic status than previously hypothesized. This result challenges theoretical frameworks that position the

sharing economy as primarily serving specific income segments, indicating that attitudinal barriers or facilitators operate independently of economic capacity. Alternative explanations may include the relatively narrow income distribution in the sample or the emergence of sharing platforms that successfully address diverse economic segments simultaneously. This result suggests that respondents from various income brackets shared similar perspectives on alternative consumption models. H3, which examined the association between income level and opinions regarding the taxation and licensing of sharing platforms, was also unsupported ($p = 0.164$). The results suggest that consumer perspectives on regulation are not distinguished significantly by income. In conclusion, the analysis confirmed the importance of age as a determinant of consumer engagement in the sharing economy, while income did not prove to be a significant determinant in this context.

Table 2: Verification of research hypotheses

Hypothesis	χ^2 test (p-value)	Cramer's V	Result
H1	0.026	0.19	Supported
H2	0.211	–	Not Supported
H3	0.164	–	Not supported

Source: own processing according to the questionnaire survey

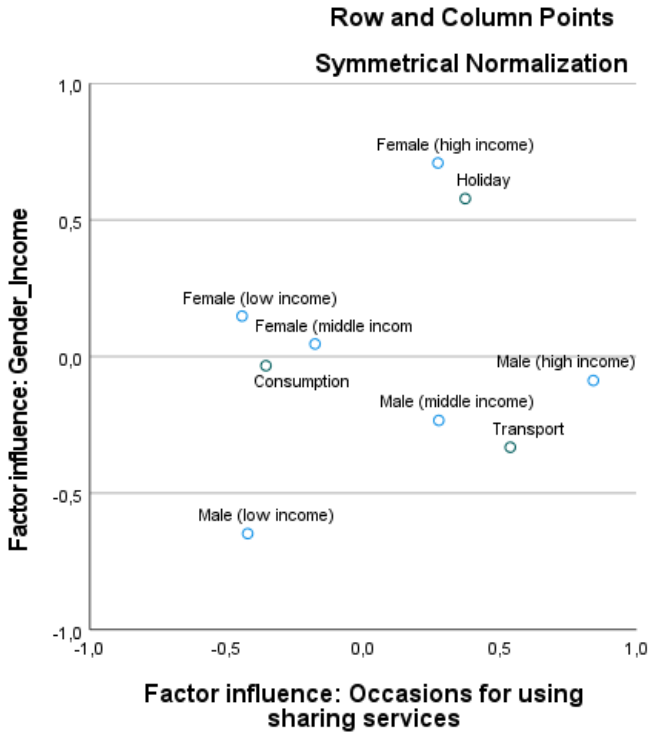
The sharing economy is a complex phenomenon that encompasses multiple sectors and involves diverse types of interactions between customers. To clarify the complexity of these interrelations, it is crucial to transcend basic bivariate testing and employ a methodology capable of uncovering relationships across numerous categories together. Correspondence analysis was utilised to facilitate a comprehensive investigation of the relationships between socio-demographic attributes and sectoral consumption trends.

The correspondence analysis map (Figure 2) illustrates the relationships between gender-income groups and the likelihood of utilizing share services. This group associates sharing primarily with holiday-related uses, such as accommodations or travel, as evidenced by the proximity of female respondents with high incomes to the Holiday. Locations of male respondents with middle and high incomes are in proximity to transport, which implies a more robust connection to mobility-related share services. Representing an orientation towards routine consumer-related use, female respondents with low and middle incomes are in proximity to consumption. Male respondents with low income are situated independently of the primary clusters, which may suggest that they have limited or no involvement with sharing services.

These findings indicate that the adoption of sharing services is not consistent across demographic groups but rather is influenced by both income and gender. On the other hand, men with higher income levels associate sharing with pragmatic mobility solutions, while women with higher income levels associate it with lifestyle and leisure activities, particularly holidays. In the context of everyday consumption, women with lower income levels are more likely to implement sharing, which is likely driven by accessibility. The least engaged group appears to be men with lower incomes, which may be indicative of obstacles such as a lack of trust, limited awareness, or inadequate digital skills.

These insights underscore the necessity of differentiated marketing strategies from a managerial perspective. They suggest that sharing should be positioned as a cost-saving tool for women with lower income, as a practical mobility alternative for men with higher income, and as a leisure enhancement for affluent women. Policymakers may also consider targeted interventions to mitigate obstacles for low-income males who are currently disengaged from sharing practices. In conclusion, the analysis affirms that socio-demographic segmentation is a pertinent factor in determining consumer engagement with the sharing economy.

Figure 2: Gender differences in attitudes towards sharing services



Source: own processing according to the questionnaire survey

5. Discussion

The sharing economy has developed into a multifaceted socio-economic phenomenon that integrates technological innovation, novel consumption models, and evolving patterns of interaction between providers and consumers. It provides a diverse array of practices, including peer-to-peer exchange of products and services, ride-hailing, and short-term accommodation, in contrast to traditional models of ownership-based consumption (Shmidt, 2023). Sectoral maturity, consumer preferences, and contextual conditions within the national environment all influence the adoption trajectory of each of these segments. The Slovak scenario is indicative of both global trends and local specificities in this regard. The findings from Slovakia demonstrate both convergence and divergence with international patterns observed in similar studies. Unlike research from Western Europe, where environmental motivations play a stronger role in sharing economy adoption, Slovak consumers demonstrate predominantly pragmatic orientations, aligning with findings from other post-transition economies. This pragmatic approach aligns with research conducted in Poland and the Czech Republic, where cost-effectiveness and convenience remain primary drivers, rather than sustainability concerns. However, the observed gender differences in adoption patterns diverge from those in Nordic studies, where gender gaps are less pronounced, suggesting that cultural and institutional contexts significantly influence participation patterns. Accommodation and transport have already established a comparatively stable position among consumers, whereas other sectors, such as gastronomy or community-based services, are still in the early stages of development. Conversely, the existence of disparities in age, education, and lifestyle indicates that adoption is not a linear process, but rather a product of overlapping and occasionally contradictory tendencies.

Recent academic discussions in Central and Eastern Europe point to the importance of understanding how individuals interpret and engage with emerging socio-economic models (Belas,

2023). These insights are particularly relevant for the sharing economy, which also requires consumers to adopt new forms of behaviour, build trust in digital platforms, and adapt to innovative modes of accessing goods and services. The way in which people acquire knowledge, form attitudes, and translate them into everyday practices is therefore a critical factor influencing the adoption and diffusion of sharing economy models (Jelinkova et al., 2021). The observed association corresponds with the assumptions set out in this study.

The research highlights the substantial procedural distinctions between the traditional method of obtaining private accommodations and the use of accommodations (Airbnb). Traditional private accommodation rentals are subject to state regulations, which necessitate protracted processes and higher fees prior to the rental's commencement, which affects the facility's amenities. In contrast, Airbnb's rental model is characterised by a free registration process, which renders it more cost-effective in terms of both time and money. Airbnb accommodations are significantly less expensive and can provide distinctive experiences. Nevertheless, Airbnb's private regulations do not enforce adherence to state laws, which could result in issues such as host tax evasion (Gogolova et al., 2022). Over the past twenty years, there has been a growing emphasis in the scientific community on the responsibility that businesses should assume. However, in the sharing economy, the discussion has progressively expanded to include customers, who actively participate as both service suppliers and users. Even though this topic is becoming more and more popular, opinions on how much consumers should be held accountable for the ethical, social, and environmental effects of their decisions remain divided. While some academics emphasize the potential of sharing platforms to promote more community-focused and sustainable consumption patterns, others highlight potential hazards, including unequal access, a lack of accountability, and the transfer of responsibility from platforms to individual users. This ambiguity underscores the need to better understand how people perceive and act responsibly in various industries, and it highlights the ongoing challenge of defining consumer responsibility in the sharing economy. To promote the functioning of the shared economy, the paper recommends fostering innovation in education, ensuring the lawfulness of revenues from sharing, and setting fair conditions for traditional entrepreneurs to prevent unfair competition and discrimination. It also suggests controlling fraud where actors register as unemployed to abuse social solidarity (Dirgova et al., 2018). The outcomes of this study correspond with its initial assumptions and align with broader trends observed in research on the sharing economy.

Theoretical perspectives on the sharing economy are increasingly emphasising its function as a mechanism for enhancing efficiency, resource allocation, and access to services through digital platforms. Research indicates that technological accessibility is not the sole determinant of participation in sharing systems; rather, it is influenced by broader contextual factors, including education, experience, and demographics, which influence individuals' capacity to interact effectively with platforms (Zuhroh et al., 2025). Earlier conceptualizations of the sharing economy as a socio-technical system, in which digital literacy, trust, and social norms interact with platform design to influence outcomes, are consistent with these findings. In this regard, the sharing economy can be viewed as a framework for capability development, as well as a market innovation. In order to capitalise on platform participation, both enterprises and consumers must adjust their behaviour and acquire new forms of knowledge.

The study's results offer insights into how consumers perceive corporate social responsibility within the sharing economy (Metzker, 2024). CSR denotes a company's obligation to appropriately manage the social, environmental, and economic impacts of its operations in accordance with public expectations (Valaskova and Gajdosikova, 2025). Although platforms such as Airbnb and Uber present themselves as sustainable and community-oriented, respondents in the survey primarily evaluated them in terms of price, accessibility, and convenience. This supports the view of Etter et al. (2019) that concerns about fairness and accountability often overshadow the promises of the sharing economy. The findings indicate that consumers expect platforms to ensure trust, safety, and fair treatment of both providers and users. At the same time, environmental and

social issues, such as sustainability and community support, play only a limited role in consumer decision-making. This shows a gap between the image of responsibility promoted by sharing economy platforms and the actual behaviour of consumers.

The sectoral variation in adoption patterns suggests that platform operators should pursue differentiated market entry strategies rather than uniform approaches across service categories. Transport and accommodation platforms benefit from established market positions and can focus on service optimization, while gastronomy and peer-to-peer service platforms require fundamental awareness-building and trust development initiatives. The gender-based differences in adoption patterns indicate opportunities for targeted interface design and marketing approaches that address distinct user preferences and risk perceptions.

The regulatory uncertainty identified as a barrier to consumer adoption suggests that policymakers should prioritize the development of a clear framework for sharing economy operations. Given that regulatory perspectives do not vary significantly by income level, standardized approaches may be practical across demographic segments. However, the age-related differences in platform engagement suggest that digital inclusion policies should specifically address generational gaps in technology adoption to ensure equitable access to the benefits of the sharing economy.

6. Conclusions

This study provides comprehensive empirical evidence on consumer behavior patterns within the sharing economy in Slovakia, revealing significant insights that extend beyond simple adoption metrics to encompass nuanced socio-demographic influences and sector-specific engagement patterns.

The research confirms that Slovak consumers approach the sharing economy predominantly through pragmatic lenses, with 42.2% of respondents utilizing sharing services when they provide superior value compared to ownership alternatives. However, significant gender-based differences emerged, challenging assumptions about uniform adoption patterns. While women demonstrate more cautious, experimental approaches characterized by occasional use (21.4%) and contemplative attitudes (11.8%), men exhibit greater polarization between frequent adoption (14.2%) and outright preference for ownership (23.5%). The correspondence analysis revealed sophisticated socio-demographic clustering: affluent women associate sharing primarily with leisure and holiday activities, high-income men gravitate toward transport-related platforms; middle- and lower-income women integrate sharing into their everyday consumption patterns, while low-income men remain largely disengaged from sharing practices.

This study advances sharing economy theory in several dimensions. First, it challenges the universal adoption narrative by demonstrating that engagement patterns are fundamentally shaped by intersectional socio-demographic characteristics rather than simple economic rationality. Second, it extends the platform economy literature by providing evidence from Central and Eastern Europe, where institutional contexts and consumer behaviors may differ substantially from those in Western markets that dominate existing research. Third, the findings contribute to understanding collaborative consumption as a differentiated phenomenon where sector preferences align with distinct lifestyle and income patterns, suggesting that sharing economy participation reflects broader consumer identity and resource allocation strategies rather than merely utilitarian decision-making.

The research offers actionable insights for sharing economy platforms aiming to increase market penetration in transitional economies. Transport platforms should prioritize marketing to middle and high-income male segments while emphasizing functionality, reliability, and time-saving benefits. Accommodation platforms can leverage their association with leisure activities by targeting affluent women through vacation-oriented marketing strategies that emphasize unique experiences and lifestyle enhancement. Gastronomy and service-based platforms, currently

underutilized, require fundamental trust-building initiatives and awareness campaigns before pursuing expansion strategies. Platform interface design should incorporate gender-specific preferences, with women's interfaces emphasizing safety features, user reviews, and community aspects, while men's interfaces focus on efficiency, cost comparisons, and technical functionality.

Slovak policymakers should develop comprehensive regulatory frameworks that address the current uncertainty, identified as a primary barrier to adoption. This includes establishing clear taxation guidelines for both providers and users, implementing consumer protection standards for platform-mediated transactions, and creating certification processes that enhance trust without stifling innovation. Given the digital exclusion of low-income males identified in this study, targeted digital inclusion initiatives should be developed, potentially including subsidized access to sharing platforms, digital literacy training programs, and partnerships between platforms and social services organizations. Regulatory authorities should also consider differentiated approaches across sectors, recognizing that mature segments (such as transport and accommodation) require operational regulation, while emerging sectors (such as gastronomy and services) need development support and awareness initiatives.

The cross-sectional design limits our ability to capture the dynamic evolution of consumer attitudes as sharing platforms mature and market conditions change. The online survey methodology may have systematically excluded digitally disadvantaged populations, potentially underrepresenting precisely those demographic segments that are most challenged by participation in the sharing economy. Geographic concentration within Slovakia limits the generalizability of findings to other Central and Eastern European contexts, despite apparent similarities in economic transition patterns. Self-reported behavioral data introduces potential response bias where actual usage patterns may diverge from stated attitudes and intentions. Future research should address these limitations through longitudinal designs, mixed-methods approaches that incorporate qualitative insights, and comparative studies across multiple transitional economies.

Several research avenues emerge from the findings of this study. Longitudinal research tracking the evolution of consumer attitudes as sharing markets mature would provide insights into adoption lifecycle patterns and platform switching behaviors. Cross-national comparative studies within Central and Eastern Europe could identify region-specific versus universal adoption patterns and the role of institutional differences in shaping consumer behavior. Investigating psychological variables, including environmental consciousness, risk perception, and social influence mechanisms, would deepen the understanding of adoption motivations beyond demographic characteristics. Finally, research examining platform design features and their differential appeal across demographic segments could inform evidence-based interface optimization and user experience strategies.

The study's findings have immediate applicability for stakeholders in the sharing economy in Slovakia and similar transitional economies. Platform operators can implement targeted marketing strategies based on the identified socio-demographic clusters, while policymakers can develop evidence-informed regulatory approaches that strike a balance between promoting innovation and protecting consumers. The research provides a foundation for future academic inquiry while offering practical guidance for market development strategies that account for the complex interplay between demographic characteristics, sector preferences, and adoption patterns in the evolving sharing economy landscape.

Author contributions

All authors listed have made a substantial, direct, and intellectual contribution to the work and approved it for publication.

Data Availability Statement

The data presented in this study are available on request from the corresponding author. The data are not publicly available, as the data presented in this study are available upon request from the corresponding author. The data are not publicly available due to privacy restrictions related to the questionnaire survey.

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Conflicts of Interest

The authors declare no conflict of interest.

Declaration of generative AI and AI-assisted technologies in the writing process

The authors declare that no generative AI or AI-assisted technologies were used in the writing or preparation of this manuscript.

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