

Barriers to the Use of Collaborative Consumption Services: A Slovak Consumer Perspective

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Abstract

Collaborative consumption has emerged as a global trend promoting access over ownership through digital platforms that facilitate the temporary use of shared goods and services. Despite its potential for economic, environmental, and social benefits, adoption remains uneven, particularly in Central and Eastern Europe. This paper examines consumer resistance to collaborative consumption in Slovakia, with a specific focus on shared mobility services such as ridesharing and bikesharing. The study employs a multi-study synthesis of four empirical surveys conducted between 2019 and 2022 (total n = 1,078) to analyze recurring barriers across different demographic groups, including students, young adults, older respondents, and multinational samples. In the paper, four dominant categories of barriers were identified: psychological, informational, technological, and cultural. The findings show that trust-related concerns, including personal safety and data misuse, represent the most consistent obstacle across all datasets. Older respondents demonstrate significantly higher levels of technological uncertainty and lower digital confidence, while younger users report concerns about comfort, privacy, and perceived loss of autonomy. Across the analyzed samples, price sensitivity appears to play a comparatively minor role in limiting adoption. The results further indicate a conceptual gap between the use of specific platforms and awareness of the broader concept of collaborative consumption. These findings suggest that resistance in Slovakia is driven less by economic factors and more by structural, cultural, and psychological barriers linked to trust, digital readiness, and cultural familiarity. Addressing these barriers through targeted communication, improved digital accessibility, and stronger institutional frameworks may enhance the inclusiveness and long-term adoption of shared mobility services in post-transitional economies.

Keywords

Bikesharing; Collaborative Consumption; Consumer Barriers; Ridesharing; Slovakia; Platform Resistance; Trust.

Introduction

In recent years, the concept of collaborative consumption has emerged as a promising economic and social model that promotes access over ownership through the temporary sharing of assets, services, or experiences. Enabled by digital platforms, it facilitates the temporary use of resources, ranging from transportation and accommodation to tools and skills (Botsman & Rogers, 2010; Belk, 2014). While collaborative consumption offers economic, environmental, and social benefits, including cost savings, reduced environmental impact, and enhanced social interaction, its adoption remains uneven across regions (Llanos, 2023; Barbosa, 2019; Hamari et al., 2016).

Despite its growing global relevance, the uptake of collaborative consumption in Central and Eastern Europe, and particularly in Slovakia, remains limited (Statista, 2023; Statista, 2021; World Bank, 2017). Although the number of platforms offering shared services is increasing, consumer engagement remains comparatively low in Slovakia compared to Western European countries (World Bank, 2017; Statista, 2021). This discrepancy underscores the necessity of comprehending not only the motivations for adoption, but also the barriers that prevent consumers from engaging in shared services.

This paper focuses on consumer resistance to collaborative consumption in Slovakia, with a specific emphasis on shared mobility services, specifically ridesharing and bikesharing, which generate the highest revenues in the Slovak market. By synthesizing findings from several empirical studies conducted between 2020 and 2024, we examine the factors that prevent Slovak consumers from using these services. By focusing on these specific forms of consumer resistance, this study offers a more grounded understanding of how collaborative consumption is perceived in a post-transitional economy. At the same time, it provides a useful starting point for improving the design and communication of shared mobility services. The final section of the paper outlines several recommendations for policymakers and service providers that may help lower the most persistent barriers and support broader, more inclusive adoption of these services in Slovakia.

Literature review

Collaborative consumption has been described as an economic and social model based on access to goods and services rather than ownership (Botsman & Rogers, 2010). It includes activities such as ridesharing, vehicle carsharing, tool sharing, and accommodation sharing, often facilitated by digital platforms. While the concept originally emphasized community-based peer-to-peer interaction, its current form covers both nonprofit and for-profit services offered through scalable digital platforms (Bardhi & Eckhardt, 2012; Belk, 2014; Schlagwein et al., 2019).

Among the many applications of collaborative consumption, shared mobility services such as ridesharing, bikesharing, carsharing, or e-scootersharing have gained significant attention, particularly in urban environments. These services are promoted as affordable and environmentally sustainable alternatives to private car ownership (Hamari et al., 2016). However, adoption is not driven solely by economic or environmental factors. Trust, digital confidence, and perceived ease of use also play a key role in shaping consumer behavior (Ertz et al., 2016; Lim et al., 2022; Möhlmann, 2015).

This is particularly evident in the context of Central and Eastern Europe, where trust in digital platforms tends to be lower and digital transformation more uneven compared to Western countries with limited investment in digital skills (Eurostat, 2025; Mičiak, 2019). In Slovakia, shared mobility services have been introduced gradually over the past decade. Bikesharing systems began appearing in major cities after 2015, often through public-private partnerships or municipal initiatives supported by EU funding. Ridesharing services like Uber and Bolt entered the market in 2016, however, their expansion was met with regulatory uncertainty. Despite this availability, public awareness and habitual use remain relatively low, especially outside the capital region and bigger cities.

One of the recurring themes in the literature is the role of trust in the platform and in other users. Trust moderates perceived risk, which is especially relevant when services involve direct interaction with strangers or the sharing of personal data (Hawllitschek et al., 2016). Trust relevant to collaborative consumption can have different layers: interpersonal trust (e.g., in the driver or service provider), institutional trust (in the platform, algorithms, or payment systems), and system trust (in regulations, platform accountability, or user reviews) (Gefen et al., 2003; Hawllitschek et al., 2016). In the Slovak context, these concerns are amplified by broader cultural tendencies toward caution in adopting new digital tools or unfamiliar service models (World Bank, 2017).

In addition to trust, informational and technological barriers also influence adoption. These include limited awareness of how platforms function, uncertainty about digital payments, and lower levels of digital literacy, particularly among older users or those living outside major cities (Codagnone et al., 2016). Such barriers are often underestimated, but they significantly reduce willingness to engage with collaborative services.

To understand these dynamics more clearly, the framework of consumer resistance is increasingly applied. Resistance refers to active or passive reluctance to adopt innovations, often stemming from habit, skepticism, or perceived incompatibility with personal values or routines (Ram & Sheth, 1989; Kleijnen et al., 2009). In the case of shared mobility, this may manifest as distrust in the service,

preference for known alternatives (like private cars or public transport), or discomfort with the digital process involved in accessing the service.

Taken together, the adoption of collaborative services depends not only on their perceived benefits but also on overcoming barriers related to trust, awareness, and digital readiness. Considering these obstacles in the context of consumer resistance provides a useful basis for the following empirical analysis, which examines how such barriers emerge in Slovakia.

Methodology

This paper employs a multi-study synthesis approach, drawing on empirical studies conducted between 2020 and 2024 that explored Slovak consumers' attitudes toward collaborative consumption, particularly in the context of shared mobility services such as ridesharing and bikesharing. The aim of this paper is to analyze and integrate selected findings from these studies in order to identify and interpret the main barriers limiting consumer adoption of ridesharing and bikesharing services in Slovakia.

The data sources include:

- A survey conducted in 2019 among respondents in four countries (Finland, Slovakia, Spain, and Portugal) (n = 278), focusing on factors influencing ridesharing adoption.
- A survey conducted in 2020 among university students and young professionals in Slovakia (n = 226), focusing on motivations and obstacles to using sharing platforms.
- A 2021 survey targeting older adults (aged 60+) in Slovakia (n = 214) aimed at exploring their interest in shared mobility services.
- A survey from 2022 targeting students from three countries (Slovakia, Croatia, Romania; aged 16–24) (n = 360), aimed at exploring their interest in ridesharing.

A set of empirical surveys conducted between 2019 and 2022 was selected, with the criterion that each study addressed Slovak consumers' attitudes toward shared mobility services and included information on barriers to their adoption. The individual surveys were conducted independently using structured questionnaires and primarily relied on convenience sampling and voluntary participation. Data collection was conducted through a combination of online distribution channels (e.g., institutional networks, email distribution, and digital platforms) and in-person administration, particularly in educational or community settings. As a result, the samples are not statistically representative of the entire Slovak population. However, each dataset includes Slovak respondents and comparable measures related to perceived barriers to shared mobility adoption, allowing for analytical synthesis across studies.

The survey data were systematically reviewed, and relevant variables concerning obstacles to adoption were extracted. Although the analyzed datasets differ in demographic composition (e.g., students, older adults, multinational samples), comparability was ensured by focusing exclusively on variables addressing perceived barriers to ridesharing and bikesharing. The objective was not to compare prevalence rates directly across heterogeneous samples, but to identify recurring structural patterns of resistance. The identified barriers were then organized into a comparative overview, initially in a table listing all barriers reported in each survey. This overview allowed for both quantitative comparison across groups and qualitative interpretation of recurring themes. Subsequently, the barriers were grouped into four categories: psychological, informational, technological, and cultural, based on patterns observed in the data and established frameworks in the collaborative consumption literature.

Comparative analysis then examined similarities and differences across demographic groups (e.g., younger versus older respondents), as well as between Slovak participants and those from other countries in the multinational survey. Special attention was given to distinguishing barriers that appeared consistently across contexts, indicating structural challenges, from those specific to certain

groups or conditions. Finally, the synthesized results were interpreted to highlight the most persistent obstacles to the adoption of shared mobility services in Slovakia.

From the methodological point of view, this study has certain limitations that should be considered when interpreting the findings. The analyzed datasets are based primarily on convenience sampling and voluntary participation; therefore, the samples are not intended to provide full statistical representativeness of the Slovak population. However, the aim of the study was to identify recurring patterns of resistance rather than estimate national prevalence rates. Although minor differences in questionnaire wording and measurement scales may affect direct comparability, all surveys share a consistent focus on barriers to shared mobility adoption, which supports the analytical synthesis. The heterogeneity of the respondent groups broadens the interpretive perspective, even if it introduces contextual variation. Future research may further strengthen these findings by incorporating qualitative or behavioral data.

Results

The synthesis of multiple Slovak studies reveals a complex set of barriers that hinder the adoption of collaborative consumption services, particularly in shared mobility. These barriers are grouped into four main categories: psychological, informational, technological, and cultural (Figure 1).

Psychological barriers: lack of trust and safety concerns

The most frequently reported concerns among Slovak consumers relate to issues of trust and privacy. The 2022 survey revealed that 61% of respondents expressed reluctance to utilize ridesharing services due to concerns regarding personal safety and the misuse of personal data. These worries were particularly strong among female respondents and older users, highlighting both demographic and psychological dimensions of resistance. Across the studies, Slovak participants also expressed marked reluctance to travel with strangers, with safety concerns at night and discomfort in close contact with unfamiliar individuals emerging as key deterrents. A broader lack of trust in platforms and service providers reinforces this hesitation, as many consumers remain skeptical toward digital platforms and anonymous interactions. For some respondents, the use of shared transport was also linked to a perceived loss of independence compared to private transport. Younger users, in turn, pointed to reduced comfort and privacy, as well as the inability to pursue personal tasks such as studying or working during shared trips, as further barriers to adoption. These findings underline that mistrust, safety concerns, privacy worries, and the perceived loss of autonomy and comfort constitute the main psychological barriers to the uptake of shared transport services in Slovakia.

Informational barriers: awareness and conceptual understanding

It is possible to identify two main types of informational barriers in the adoption of shared transport services in Slovakia: a lack of knowledge about the concept itself and a lack of knowledge about how these services work in practice. On the conceptual level, many consumers do not connect platforms such as Bolt or Airbnb with the idea of collaborative consumption. In the older sample (50+), more than 70% of respondents reported never having heard of the term collaborative consumption, suggesting a substantial gap between actual platform use and awareness of the broader economic model. In addition, among silver economy respondents, 15.6% stated they would certainly not use bike-sharing services, while 47.7% expressed reluctance, suggesting that a lack of awareness may translate into behavioral resistance. This shows that Slovak consumers often lack the broader context to understand why these services exist or how they fit into everyday mobility. It should be noted, however, that knowledge of the concept is not necessarily required for individuals to use the services in practice. Nevertheless, awareness of the broader idea of collaborative consumption can help consumers recognize not only the individual benefits but also the wider social and environmental contributions of shared transport systems.

On the practical level, the adoption of shared transport services in Slovakia is mainly linked to a lack of clarity and transparency. Older respondents in particular noted that there are not enough simple and

accessible instructions explaining how to use these services, which creates hesitation and uncertainty. The results also showed that many users are unsure about rules and responsibilities, especially in situations where something might go wrong, such as damage to a vehicle. This uncertainty contributes to mistrust and lowers the willingness to participate. Another frequently mentioned obstacle is confusion about pricing models, as unclear or complicated fee structures discourage new users and reinforce feelings of distrust. Finally, people with no previous experience of shared services are much more likely to feel unsure, and this lack of information, when combined with pre-existing mistrust, prevents many potential users from trying such services in the first place.

Technological and usability barriers: digital exclusion

Technology is one of the main barriers to using shared transport services in Slovakia. In the 2021 survey targeting older adults ($n = 214$), approximately 47% of respondents expressed negative intention to use bike-sharing services, and this reluctance was significantly associated with age, education level, access to digital technologies, and preferences related to ICT use during travel. This suggests that digital readiness plays a crucial role in shaping adoption patterns.

Older people and residents of rural areas are the most affected, as many feel uncertain or uncomfortable when using mobility apps. The biggest problems mentioned in the surveys were difficulties with registration, finding and booking vehicles in the app, and the requirement to pay only by card. The strong dependence on smartphones is also a challenge, especially for older adults who may not own one or do not feel confident using one. Importantly, even people who regularly use the internet often do not have sufficient digital confidence to use these platforms without hesitation. In several datasets, technological concerns were closely linked to broader trust-related issues, particularly concerns about data protection and payment security. These obstacles often lead to frustration and to people giving up on the service altogether. As a result, technology does not only make it harder for individuals to try shared transport but also limits how widely and fairly these services can be used in Slovakia.

Cultural and habitual barriers: preference for familiar options

In the analyzed surveys, attachment to conventional transportation modes was evident. In the 2022 student sample ($n = 360$), 58% of respondents did not express a clear willingness to adopt ridesharing, while 86% reported access to a private car. Similarly, in the 2021 survey among older adults ($n = 214$), 47% expressed reluctance toward bike-sharing. These findings suggest that private cars, walking, and traditional public transport remain perceived as more reliable and familiar options across demographic groups. Shared mobility services, by contrast, are often regarded as solutions tailored primarily to urban environments rather than as universally applicable options, particularly in regions outside major cities. This cultural resistance is reinforced by habitual travel behavior and a tendency to adhere to established routines, even when collaborative alternatives might offer economic or environmental benefits. Survey results further indicate that external conditions, such as weather and the perceived physical effort required for certain modes, function as additional deterrents that reduce the attractiveness of shared transport.

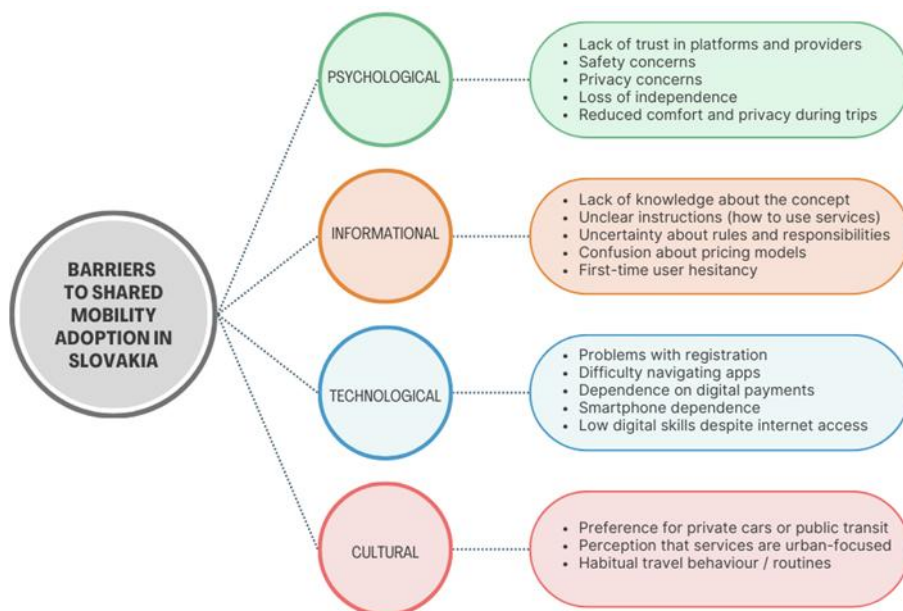


Figure 1. Barriers to shared mobility adoption in Slovakia

Source: Authors' research results

Discussion and recommendations

This study demonstrates that, in the Slovak context, simply making collaborative consumption platforms available is insufficient to ensure adoption. The quantitative comparison across the analyzed datasets (2019–2022) confirms that resistance levels vary across demographic groups. While 22% of young respondents explicitly rejected ridesharing, the proportion of negative responses rises to 47% among older consumers for bike-sharing. These differences suggest that age is a significant determinant of perceived barriers, particularly those related to trust, technology, and safety. Despite the presence of services like ridesharing and bikesharing, a range of persistent barriers, particularly related to trust, awareness, and digital accessibility, continues to inhibit broader public engagement.

While global research frequently highlights motivations such as cost savings, convenience, or environmental benefits (Hamari et al., 2016), the Slovak case reveals the need for deeper cultural and institutional adaptation of platform-based services. The resistance observed is not rooted in disinterest, but rather in uncertainty: uncertainty about how the service works, whether it is safe, or whether it will deliver as promised.

Among the most significant psychological barriers is a low level of trust, both in digital platforms and in the individuals providing services, such as drivers or hosts. Although trust is widely recognized as a key factor in collaborative consumption (Hawllitschek et al., 2016; Ertz et al., 2016), Slovak users often exhibit heightened skepticism. This is partly shaped by cultural preferences for direct, in-person contact and by institutional histories that have fostered caution toward unfamiliar or decentralized systems. Compared to countries such as Germany or the Netherlands, where institutional and digital trust is stronger (Codagnone et al., 2016), Slovak users are more likely to view shared platforms with suspicion or hesitation. These concerns are often magnified by fears around personal safety, particularly in ridesharing, a barrier also emphasized by Hu (2024). Although platforms offer reputation systems and user verification, these features are not always trusted by many users, leading to a persistent sense of vulnerability. Similar findings were reported by Acheampong (2021), who showed that security concerns strongly influence ride-hailing adoption.

In addition, the study reveals a widespread lack of conceptual awareness. While services like Airbnb or Bolt are used by many, they are rarely identified as part of the broader sharing economy. The concept remains abstract or disconnected from everyday experiences. This contrasts with Western Europe, where long-term exposure and media narratives have made such services more culturally familiar (Pew Research Center, 2016).

Technological and usability challenges also play a major role. Older adults and rural populations often struggle with complex apps, non-localized interfaces, or digital payment systems. These barriers are consistent with previous findings on digital exclusion in post-transitional economies (World Bank, 2017), but in Slovakia, they appear particularly salient given the country's uneven progress in digital transformation.

Crucially, these barriers do not reflect a general unwillingness to use shared services. Many respondents expressed openness to the idea but felt excluded by current design, communication, or onboarding strategies. In other words, resistance stems less from rejection and more from a mismatch between platform expectations and user realities.

Building on these findings, several strategic recommendations emerge for both policymakers and platform providers seeking to reduce consumer resistance to collaborative services in Slovakia.

First, awareness-raising should be prioritised. Public campaigns, whether led by government, municipalities, or trusted NGOs can play a crucial role in communicating not only the benefits of shared mobility but also the safety measures, reliability, and legitimacy of these services. It is essential that such campaigns differentiate between regulated, verified platforms and informal or potentially unsafe alternatives. Messaging should be adapted to Slovak cultural values and clearly communicate how these services work, who is behind them, and what protections users can expect.

Second, education and long-term familiarity with digital services should be cultivated through formal and informal learning. Schools, adult education centers, and community-based organizations can all serve as venues for introducing sustainable mobility and digital literacy modules, focusing especially on older users and those in under-connected regions. By normalizing digital interaction with platforms in a safe and structured setting, these programs can reduce anxiety and build the confidence required to engage (Franckle et al., 2020).

At the local level, encouraging partnerships between municipalities and platform providers could address the uneven visibility and accessibility of shared mobility services. Smaller cities and rural communities often lack the infrastructure or knowledge to implement such services independently. Targeted pilot programs or joint initiatives could help demonstrate the value of shared mobility in these regions while adapting service delivery to local needs and expectations, as also observed by Arias-Molinares and García-Palomares (2020) in their study of urban areas.

Equally important is the strengthening of legal and institutional frameworks. Clear rules on user safety, driver licensing, complaint resolution, and platform accountability should be visible and enforced. When people trust that a system is regulated and that their rights are protected, they are more likely to participate, especially in services that require direct personal interaction with strangers or digital payment (Delhomme & Gheorghiu, 2016).

From the perspective of platform providers, design and communication strategies must respond more directly to the cultural and technological realities of Slovak users. Applications should be fully localized, with intuitive navigation and step-by-step onboarding processes, especially for first-time users. Simplifying access, improving transparency, and offering clear terms of use can all help reduce hesitation (Lim et al., 2022; Nguyen-Phuoc et al., 2021).

To address psychological barriers, platforms should invest in visible trust-building mechanisms, such as transparent pricing, verified user profiles, rating systems, and easy access to support. Collaborating with local influencers, community organizations, or public institutions can enhance credibility and

amplify messages that resonate with values, such as fairness, community safety, and ecological responsibility.

Finally, offline support and human contact points should not be overlooked. Many users, especially older adults or those outside urban areas, may not feel comfortable relying solely on a mobile app. Offering a helpline, local info center, or support staff for onboarding could make a meaningful difference in reducing resistance.

Overall, these recommendations reflect the multi-layered nature of consumer resistance in Slovakia and the need for an ecosystem approach that integrates policy, service design, communication, and education. If implemented thoughtfully, they can help transform potential users into active participants, making collaborative services more accessible, inclusive, and trusted across different regions and demographic groups.

Conclusions

This paper highlights key barriers to the adoption of collaborative consumption services in Slovakia, particularly in the area of shared mobility. Drawing from a synthesis of empirical studies conducted between 2019 and 2022, the findings reveal that resistance is not primarily driven by cost or convenience, but by more deeply rooted psychological, informational, and technological barriers.

Trust emerged as one of the most significant obstacles, encompassing doubts about the reliability of platforms, the safety of using services with unknown providers, and concerns about data protection. These fears are often amplified by cultural preferences for personal interaction and institutional assurance, especially among older and less digitally confident users. In parallel, a general lack of awareness and conceptual understanding of what collaborative consumption entails further contributes to consumer hesitancy. For many users, services such as bikesharing or ridesharing are not clearly linked to broader economic or sustainability goals.

Technological barriers, including digital exclusion, low usability of apps, and limited onboarding support, continue to restrict the inclusiveness of platform-based services. These challenges are exacerbated in rural regions and among demographic groups less accustomed to digital interaction.

The findings clearly suggest that collaborative consumption platforms must go beyond offering affordable services. To reach broader segments of the population, particularly in transitional economies like Slovakia, platforms and policymakers must focus on building trust, enhancing digital literacy, and providing clear, culturally relevant communication. Strategic partnerships with municipalities, user-centered service design, and accessible support mechanisms are all critical steps toward reducing resistance and increasing adoption.

The study is limited by its reliance on survey data, which cannot capture all dimensions of user experience. Further research should include qualitative methods and expand the comparison with other Central and Eastern European countries.

In conclusion, it can be stated that Slovak consumers are not uninterested in shared mobility. Their approach is characterized by caution, uncertainty, and a tendency towards a lack of informed decision-making. By addressing the specific psychological and structural barriers identified in this study, it is possible to make collaborative consumption a more inclusive, trusted, and widely used part of everyday life in Slovakia.

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