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SHARING ECONOMY IN THE SLOVAK REPUBLIC (SELECTED ASPECTS)¹

Abstract

The emergence of the current forms of functioning of the economy has been conditioned mainly by factors such as technical, technological and informational innovations, but also by a change in the perception of values in society (e.g. attitudes towards the environment). One of the new (current) economic forms already implemented is the sharing/collaborative economy. The paper aims at identifying the meaning of the content of the term sharing/collaborative economy as well as the positives and negatives of the sharing/collaborative economy model in the current hyper-competitive globalisation environment (e.g. risks for standard economic sectors such as transport, accommodation and food services). The paper also includes a partial prediction of the impact of the COVID-19 pandemic on the functioning of the sharing/collaborative economy.

Key words: shared economy, collaborative economy, gig economy.

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1. Introduction

In the last two decades, terms such as shared economy, sharing economy, shareconomy, but also collaborative consumption, circular economy, peer-to-peer economy (P2P²) and others have appeared more frequently in academic and professional literature in connection with the creation of a new way of using resources. In our opinion, all these terms refer to an economic model originally based on peer-to-peer (P2P) obtaining, giving or sharing access to goods and services. From a historical perspective, these are not essentially new approaches, since even in the past the owners of certain unused resources (goods) shared them with other individuals or groups, either free of charge or in exchange of money, so in this context we can only speak about new elements and conditions for the existence and functioning of the economic system, where the current forms of business relationship are provided either directly (e.g. through the Airbnb platform), through the use of online market places (in Slovakia, e.g. Dobrý trh, Sashe), or indirectly, through the operators of an already registered group (e.g. Booking). According to [Radvan 2020: 482], the sharing economy now covers any sales transactions that are done via online market places, incl. business to business transactions and indirect transactions through the mediator (example Airbnb).

The aim of the authors is to identify the positives and negatives of the sharing/collaborative economy model as well as the possible risks for standard economic sectors (transport, accommodation and food services, and others) in the context of the impact of unexpected (crisis) states, using the example of the COVID-19 pandemic. The theoretical starting point is the definition of the content of the terms sharing and collaborative economy by identifying their differences using comparison and deduction. To identify the positives/negatives and possible risks of the functioning of the sharing/collaborative economy, with an emphasis on unexpected (crisis) states, the authors primarily used analysis and induction.

2. Sharing economy and collaborative economy

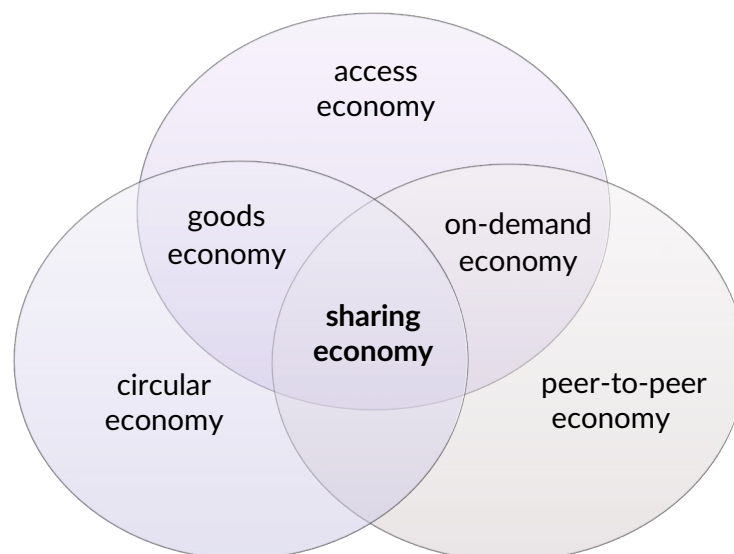
The original altruistic P2P relationships have shifted from the community level to the global level due to continued globalisation, with sharing in exchange of money and profit-making added to free sharing. The fundamental concept where services are not provided in exchange of money, but only in exchange of reciprocal services, which can be considered

² P2P is a decentralised platform whereby two individuals interact directly with each other, without a third party intermediary.

the primary meaning of sharing, has gradually included consumer-to-consumer (C2C), business-to-consumer (B2C), or even business-to-business (B2B) relationships, which also means expanding the business portfolio and generating profit. In the case of the provision of goods (products, services) in exchange of money, regardless of whether it involves profit generation (although it is possible to argue for resource efficiency, sustainability in terms of economic, environmental or other (e.g. social) consequences), it is probably more appropriate to apply the term **collaboration** or the term **collaborative economy** in this context than the term **sharing** [Voytenko Palgan, Zvolkska, Mont 2017: 70–83]. The European Commission provides a working definition of the term collaborative economy as business models where activities are facilitated by online platforms that create an open market for the temporary use of goods or services often provided by private individuals. According to the European Commission, the sharing economy involves three categories of actors:

- a) *service providers who share assets, resources, time and/or skills – these can be private individuals offering services on an occasional basis (“peers”) or service providers acting in their professional capacity (“professional services providers”);*
- b) *users of these;*
- c) *intermediaries that connect – via an online platform – providers with users and that facilitate transactions between them (“collaborative platforms”)* [COM 2016].

Figure 1. Sharing economy and related types of economy



Source: authors' own elaboration based on [Frenken 2017].

The new model of economic collaboration has been more intensively studied by experts after the great financial crisis of 2008, which revealed the reserves and shortcomings of the current economic system as well as the effect on consumer behaviour, as documented by one of the first major analyses of the sharing economy by [Botsman, Rogers 2010], who predicted a revolution in the world of consumer trends and a new approach based on immediate satisfaction of needs by making products and services more easily available without having to own them, and pointed out in particular the necessity of adopting this model for the sake of the younger generation (millennials) who were coming of age at the time of the social networking boom and who also seemed to grasp its potential very quickly, as it allowed them to enjoy what they could not otherwise afford, be it housing, mobility (transport), luxury clothing, food and more. At that time, the size of the sharing economy was estimated to be around \$26 billion, while its projected growth by 2025 was estimated to be about \$335 billion [Botsman, Rogers 2010]; also PwC forecasts published in 2016 predicted the growth of the collaborative economy in Europe [European Parliament 2017]. In general, we can speak about sharing/collaboration in:

- **consumption** in terms of maximising the use of assets through shared access models, such as real estate for housing, office and business activities, but also movable assets through sharing or renting;
- **financial resources** in the form of individual peer-to-peer lending, i.e. connecting individual lenders to borrowers, but also by individuals' supporting certain projects by making a financial contribution, subscribing to a product or investing capital through crowdfunding (collective investment);
- **knowledge and skills** in education, provision of services, home help, health care, etc.

Collaborative or participatory consumption is present in all areas of life, be it mobility, energy, use of space, or use of things. But it also has applications in education (e.g. digital learning platforms), leisure activities (the possibility of sharing digital content), finance (especially micro-loans, collective financing), tourism (accommodation, culinary experiences in other people's homes, food sharing, etc.), the arts, and it also represents markets where things can be exchanged and donated to each other, various items can be recycled, and the use of renewable energy as well as the sharing of surplus energy through smart grids can be promoted [EESC 2014]. In particular, promoters of the sharing economy stress that it can contribute to a more sustainable economy (physical assets are used more efficiently, less energy and materials are consumed).

The fact is that the collaborative economy is already becoming a normal part of life in the 21st century, enabling individuals to save or raise funds, which is the main economic driver for its operation, while the existence and growth of digital platforms is helping to capitalise on the unused capacity of resources. Although the economic aspects in the implementation of the sharing economy are significant, nowadays its existence is also associated with other contexts such as environmental aspects, lifestyle [Kotala et al. 2016] and others such as the social dimension in the form of helping those who could not otherwise afford certain goods and services [Botsman, Rogers 2010], or also in helping overcome economic crises more easily [EESC 2014], and also in its potential for building an inclusive green economy with lower resource consumption and lower CO2 emissions [Frenken 2015]. It is precisely the ability to strike a balance between economic prosperity, greater social cohesion and the conservation and rational use of natural resources that was also highlighted by the European Economic and Social Committee in its opinion on “The green economy – promoting sustainable development in Europe” [EU 2013: 18 – 22]. EU officials suggest that such models will also facilitate access to the labour market for some disadvantaged groups, be they young people, migrants, or seniors, who may be better suited to flexible or part-time working, and see scope for effective promotion and regulation of this sector [European Parliament 2017]. Whether it is a form of access-based economy that allows more efficient use of available resources, or **demand-based economy** that offers labour flexibility, or **altruistic models** of gratuitous community use of goods (goods, services), almost all remain unregistered by the administrative authorities.

3. Positives and negatives of the sharing and collaborative economy

In addition to the positive effects such as resource savings, efficiency in the functioning of the collaborative economy, which are perceived in particular by consumers, some state authorities are also concerned about aspects highlighted by the European Economic and Social Committee in its opinion on the *Communication to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions in 2016*, where it pointed in particular to the risks in the areas of:

- **market access**, in particular as regards the unequal obligations for occasional service providers compared to those operating professionally in the field and the need to address this, for example by setting limits based on the scope of activity;
- (formal) accountability in the handling of the information and user data they collect and store, but also **accountability** for the services they provide;

- **protection** against unfair commercial practices;
- **regulation** of employment relationships;
- **personal and corporate income tax**, but also indirect taxes (in particular VAT) [EESC 2016].

Critics of the sharing economy point out in particular the risks associated with the lack of regulation in this area. Many similar services in a standard economic system are typically subject to (and regulated by) licensing (e.g. taxi services), supervision (lending entities are subject to a central bank approval process), or other legal obligations (to use a cash register and to tax income), which may be absent in the collaborative economy. Entities providing such services without these constraints change or modify traditional business models and thus gain a competitive advantage, which is generally reflected in lower prices and higher profits. If a product or service is not bought by several customers, but only by one, who then shares it with others, this can mean a drop in demand in the traditional retail system, not only in relation to that particular product or service, but also in relation to downstream ones (one car instead of four means one insurance, one servicing, etc.). In addition, platforms collect a large amount of data on customers and providers and, thanks to such data, are able to influence consumer behaviour patterns to a large extent.

In order to encourage voluntary compliance with tax obligations and help taxpayers to comply with them, countries use media campaigns, promotional materials containing information on tax obligations, websites containing instructions and apps, chat, but also legislative simplifications and special rules and procedures (e.g. Hungary has introduced a flat tax for a certain group of taxpayers, in Denmark rentals above a certain amount are handled through a third party that reports the income to the Danish tax administration, Italy provides for the application of a substitute 21% withholding tax³ on short-term rental income, the United Kingdom has introduced a tax-free part of the tax if the gross annual income is less than GBP 1,000) [OECD 2019] and also the use of information technology to automatically collect information from websites, IT techniques such as scraping or index web crawling, but also various internal tools to evaluate unstructured data collected from public sources (on prices, transactions, lengths of stay, etc.).

In addition to non-compliance with tax laws, safety and other standards, including limitations on consumer protection, many also see risks in the so-called demise of conventional employment [Brinkley 2015], and warn that the increased flexibility of non-standard employment relationships could create uncertainty about the rights and levels of

³ Withholding taxes that are paid by the principal who pays the income to the contractor, or by the intermediary if he is in a position between him and the end customer.

social protection to which workers in standard employment relationships are entitled [Bock et al, 2016].

Besides the negative effects that have been observed in recent years, such as the monopoly of platforms or unfair competition, a new segment has emerged – **alternative workforce**⁴ as an element of the so-called **gig economy** – the Oxford dictionary thus refers to *an economic system in which many short periods of work are available rather than permanent jobs*. Unlike traditional employer-employee relationships of a full-time basis, this type of relationship is temporary or project-based and allows for greater flexibility, which suits the younger generation in particular. According to the EADT, *approximately 2% of EU adults have their main source of income coming from what is being called the “gig economy” and up to 8% earn occasional income from these work alternatives* [EADT 2020]. We consider that the sharing/collaborative economy can contribute to a more sustainable economy, as physical assets are used more efficiently, less energy is consumed, less materials are used, less waste is generated, etc.

Changes in the nature of work, which were initially mainly linked to the development of the sharing economy, digital platforms, unlimited and especially fast access to information, as well as attractive job opportunities, have created a new trend. This is despite the fact that although the proportion of household income millennials receive from alternative work is increasing, they make less than their traditional full-time employed counterparts [Monahan, Schwartz, Schleeter 2018], partly as a result of the transformation of employees into self-employed workers as well as due to the trend of the so-called digital nomads [Cook 2020; Thompson 2019]. Employees formally become contractors and temporary collaborators [Brinkley 2016], which, while offering more job opportunities and thus contributing to reduce unemployment, from the perspective of these individuals, also leads to insecurity and the absence of social protection and workers' rights in platform-mediated work [Frenken, Meelen, Arets, van de Glind 2015]. Through the performance of work that can also be performed across borders in a global environment thanks to technology, the risk of the expansion of the informal (shadow) economy increases. In addition to non-compliance with tax laws, safety and other standards, including limitations on consumer protection, the risks are also to be perceived in the so-called demise of conventional employment [Brinkley 2015], as the increased flexibility of non-standard employment relationships could create uncertainty about the rights and level of social protection to which workers in standard employment relationships are entitled [Bock, Bontoux, Figueiredo do Nascimento, Szczepanikova 2016].

⁴ Platform-mediated labour market.

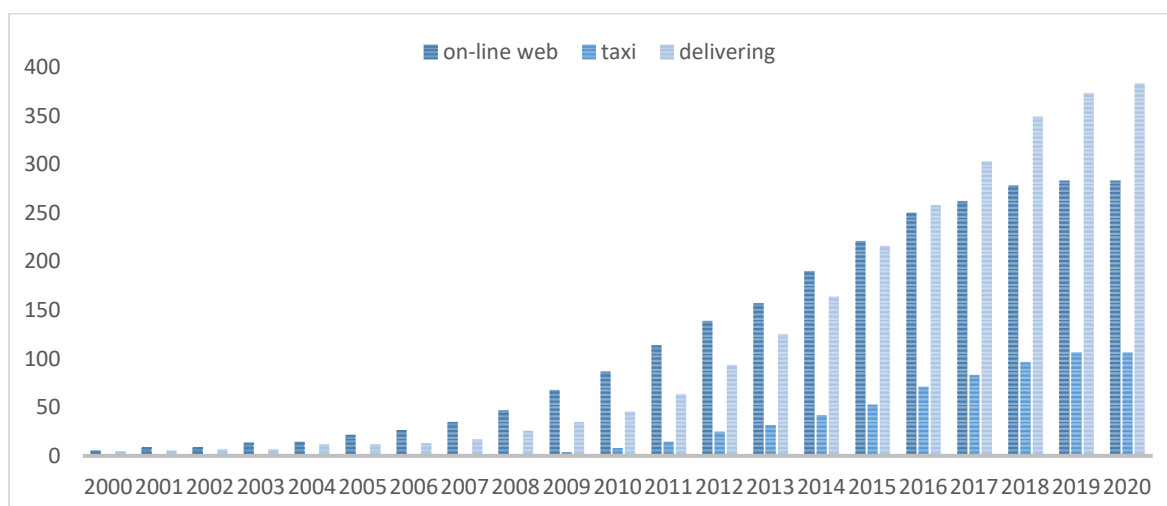
Table 1. Positives and negatives of platform-mediated work in the gig economy

Employer		Employee	
positives	negatives	positives	negatives
could not afford to employ full-time	an impersonal relationship increases the risk of disloyalty	flexibility in terms of location and working hours	fewer opportunities for career progression
higher labour productivity	little possibility of job control	attractive offers, also from broad, without the need to travel	insufficient social protection
chooses from a wide portfolio of workers at home and abroad	lower worker reliability	possibility of multiple jobs	disruption of work-life balance
reduces overheads (e.g. premises, energy) and social costs		independence	isolation
		saving time	the stress of constantly looking for new job opportunities
			costs of training and skills development

Source: authors' own elaboration.

Gig platforms represent a potential form of competitive threat to traditional, especially small and medium-sized enterprises. The digital environment makes it possible to use the data collected to create algorithms to set appropriate prices, predict supply and demand, target consumer preferences, but also to streamline service delivery so that costs are as low as possible, even zero. It is the collection and monetisation of data (selling a portfolio of customers for marketing purposes) that has probably caused the biggest shift in business through platforms. The benefits that platforms provide can lead to unfair competition, which is a problem linked to the lack of appropriate regulatory frameworks. Regulation is essential to ensure a level playing field, where the same rules apply to both traditional and platform businesses, particularly in terms of social security, working conditions and dispute resolution.

Digital labour platforms mediating work have grown exponentially over the past decade, from around 140 in 2010 to over 777 in 2020 [ILO, 2021: 47].

Figure 2. Growth of selected digital platforms over two decades

Source: [ILO 2021: 47].

Platforms mediate work either on the web in the form of tasks performed online (e.g. freelance and micro-task services, competitive programming) or on the basis of work performed in person at specific locations (e.g. taxi, food delivery, care services), employing two types of workers:

- **the main workforce** that the platform hires directly,
- workers whose **work is mediated** through these platforms, with heterogeneous forms of work, in particular casual work and non-standard employment relationships.

For example, in the case of crowdwork, which is work done through online platforms that connect organisations, businesses, and individuals over the Internet on a global basis, these can be quick micro-tasks that do not require a lot of instruction, but still require some human judgement (e.g. transcribing audio files, evaluating the responses or the appropriateness of a page or text, or completing surveys).

Based on surveys by the United Nations-based International Labour Organization (ILO), a profile of workers on digital labour platforms in several sectors and countries has been compiled. They are typically under 35 years old, male and live in urban or peri-urban areas. More than 60% of those working on online web platforms have higher education and, despite expectations, more than 20% are taxi drivers and workers in app-based delivery services.

The collaborative/gig economy is an economy of simplification, which plays into collaborative ways that are beyond administrative bureaucratic employment relationships.

These are various types of non-standard employment relationships among which the ILO includes the following:

- **temporary employment** – includes fixed-term, project- or task-based contracts, seasonal work or casual work, etc.;
- **part-time employment** – normal hours or work are fewer than those of standard full-time equivalents;
- **multiple employment relationship** – the worker is paid by one company (temporary employment agency or subcontractor) but performs work for another company in the place of business, and there is usually no employment relationship between the worker and the company to which he or she provides services;
- **disguised employment** – workers are hired as independent contractors, even though they are, in fact, in a subordinate employment relationship;
- **dependent self-employment** – workers perform services for a business under a business contract, but depend on a few clients for their income, which means that, although legally independent, they are economically dependent [ILO 2021].

Initially, the on-demand economy was also treated as a unique and homogeneous market; today it is more differentiated according where the work is done or according to the level of skills required.

Debates about the need to modernise labour and welfare legislation are ongoing, with some suggesting that the division of workers into standard employees and self-employed persons does not reflect the status of the growing population of gig economy workers who find themselves outside formal legislation governing labour relations, and there are also suggestions that another type of employment should therefore be formally implemented in legislation to provide better coverage for workers in platform-mediated labour markets [Celikel et al. 2016]. The European Commission also stresses that it is crucial to protect the rights of workers in collaborative services, including:

- the right of workers to organisation,
- the right to collective bargaining,
- the right to fair working conditions,
- the right to adequate legal and social protection, whatever their status [European Parliament, 2017].

The collaborative economy does not show a high degree of solidarity, but it contributes permanently to the growth of GDP. The scope of services in this area is also changing due to situations caused by the COVID-19 pandemic. On the one hand, there has been a

decline in demand for some services (e.g. babysitting, cleaning, etc.); on the other hand, the use of digital platforms has increased significantly in a number of sectors.

It is already evident that the ongoing pandemic has resulted in a global economic recession, although its specific impacts on the informal resource sharing economy in times of crisis and the extent of such impacts have not yet been documented. APPJOBS research, for example, shows that most platforms affected by the pandemic measures preventively focused in particular on protecting and satisfying customers, and not their workers. Even after appeals from some authorities, they did not transform their contracts to the level of dependent activity, effectively denying them access to state support. While the gig economy offers flexibility, workers generally have limited access to unemployment benefits, health insurance or sick pay. Surveys found that more than half of workers surveyed in the gig economy expected support from either the government or the companies they work for, but nearly 70% were dissatisfied with the support they received from their employers during the pandemic⁵ [Fairwork Report on Platform Policies 2020].

Currently, the functioning of the collaborative economy is regulated only to a minimum extent, which we consider positive in terms of the basic classical principles of the functioning of a market economy. The absence of European legislation has led to some Member States' drawing up their own measures and setting their own criteria, be it income thresholds or tax advantages⁶ for such workers. In some countries, national authorities are considering whether to introduce stricter regulation (e.g. reporting obligations)⁷ for collaborative platforms. It is typical for the Slovak economy in the last decades that the status of employee is replaced by the status of self-employed person, where the activity performed shows signs of dependent work, but formally the employment relationship based on an employment contract is replaced by a commercial relationship, with the aim of saving tax and compulsory insurance contributions⁸ on both the employer's and the employee's side. In Slovakia, the number of newly registered self-employed persons has an increasing trend in the long term (although the number of new sole traders exceeded the number of closed ones only in 2017 and 2018) [Slovak Business Agency, 2020].

⁵ AppJobs surveyed 1,400 gig economy workers, i.e. contractors, online platform workers, contingent and temporary workers – to find out how they were affected by COVID-19.

⁶ For example, the UK announced a £2,000 tax-free allowance for property and trading income, as well as Belgium and Italy.

⁷ For example, Spain is the first EU country to adopt a law that classifies drivers working for delivery platforms as employees enjoying social protection, giving them access to rights such as unemployment benefits, sick pay or holiday pay [Webnoviny 2021].

⁸ In the case of a comparable net income of EUR 700 achieved in both forms, there is an annual saving of approximately more than EUR 2,000 in employment tax and social and health insurance contributions per employee.

4. Conclusion

We see the sharing economy as one of the options for using free resources, whether it is pooling and exchanging services, goods, time, knowledge and skills or recirculating them. In particular, we consider new ways of communication, financial transactions, which allow easier or faster access to information and communication of mutual relations in the provision of goods/services, to be historically decisive factors in the development of the sharing economy. Although we have not yet seen a massive intensive expansion of the gig economy, and although there is currently no comprehensive relevant research on its importance in the context of eliminating or mitigating the impacts of the current economic crisis caused by the COVID-19 pandemic, we can assume that this type of economy may in the future provide new opportunities (models) leading to sustainable economic growth.

An important question that has not yet been clearly answered is whether the new economic models of sharing/collaboration are fair economically as well as socially. On the one hand, they provide new job opportunities and earning potential but, on the other hand, they put traditional economic models at a competitive disadvantage. For its participants, they bring flexibility and wider options, but at the cost of a decline in relatively more stable (secure) jobs, part-time work, or financially lower-paying and more unstable (more insecure) employment opportunities. New models of economic collaboration and sharing may also pose a potential problem for public finances if effective taxation is not ensured. In the case of intensive growth of sharing and collaborative economic models, the informal economy may also expand, with negative effects on competition and government revenues.

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