



Szent István University

Theses of the doctoral (PhD) dissertation

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Gödöllő

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**THE RELATIONSHIP BETWEEN CONSUMER
ATTITUDES AND THE SHARING ECONOMY
SERVICES**

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1. BACKGROUND AND OBJECTIVES

1.1. Topicality and significance of the topic, justification of the choice of topic

Sharing economy, collaborative consumption, mesh economy, on-demand service, access-based economy, collaborative economy: the phenomenon is so novel that there is no generally accepted name in the international literature, but sharing economy is the most common term, so I will use it in the following as general term.

As a result of the digital revolution, new business models have emerged in the last decade or are emerging today, one form of which is the development of sharing-based activities and the provision of services through a digital platform. The novelty of the topic is shown by the growing awareness and use of sharing economy services around the world. In 2011, Time magazine selected it as one of 10 ideas that will change the world. In a study (2015), PricewaterhouseCoopers (PWC) examined five industries in more detail (C2C lending and collaborative finance, online homeworking, C2C home sharing, car sharing, online music and video sharing) and found that in 2013, sharing economy-type companies in these industries achieved 15 billion in sales, companies operating in the traditional business model had \$ 240 billion. According to the study, by 2025, as a result of continuous development and expansion, the turnover of sharing economy companies could reach \$ 335 billion, while companies operating in the traditional business model will also have 335 billion in sales. According to this strategic forecast, on the one hand, the examined markets will expand, and on the other hand, very large rearrangements are expected between the companies operating in the traditional and the new business model based on the current trends. This can also be linked to Schumpeter's (1939) theory of "productive destruction," and we are currently witnessing such a rearrangement.

The European Union (EU) has also recognized the importance of this new area, both in terms of new services available to consumers and more affordable choice, and in terms of contributing to the European Union's sustainability agenda through more efficient use of resources. Therefore, in 2016 the European Commission (EC) issued guidance and policy recommendations to the countries of the European Union, calling on their governments to adequately support the new phenomenon.

My interest is mainly focused on the development of digital technology, which is resulting new opportunities, furthermore the relationship between socio-economic-technological trends and the development of consumer behavior. The reason for my choice of this topic is that sharing economy services based on digital collaboration platforms can play such a prominent role in the future in supporting a sustainable social, economic and environmental model, which is why I consider it important to learn about the new, innovative business model and

analyze it from different perspectives, and within this, getting to know more the motivations and attitudes of the users of the sharing economy services. The topic is so novel that its comprehensive analysis, including the openness of Hungarians, their attitudes and motivations towards sharing economy services based on different divisions, is a missing area not only in the Hungarian scientific literature, but in many aspects also of the international literature. Part of my research was based on a nationally representative sample, which ensured that I could communicate results to the entire Hungarian consumer community.

Finally, I would like to draw attention to the fact that at the beginning of my choice of topic (2016) and since then, until February 2020, there was an economic boom in the world, a significant part of society in the developed world was prosperous, the share of services (compared to production) tailored to consumer needs. In this environment, the sharing economy, as a new business model, has been constantly evolving and growing, in my dissertation I present in detail that several elements of the sharing economy offer solutions to consumer needs that have developed or are emerging as a result of socio-economic-technological trends. However, at the time of writing my dissertation (2020), an emergency situation arose, with the spread of the coronavirus COVID19 causing a pandemic around the world. The long-term impact of this is currently unknown, but a scenario is conceivable that may break or further strengthen the trends presented in my dissertation (globalization, information technology trend, trend of experience and self-realization, eco-trend). Breaking or strengthening trends can have an impact on consumer attitudes and thus on consumer behavior, which can ultimately have an impact on the operation of sharing economy, and these companies can weaken or strengthen on a sector-by-sector basis. The level of knowledge about activities related to the digital world has strengthened in almost all age groups, which may also strengthen the use of the sharing economy in the long run. In the chapter “Conclusions, suggestions” I present some of these theoretical possibilities and directions, which can already be the basis of a new research, or a comparative analysis of the period before and after the pandemic and the changes in consumer behavior in this environment.

1.2. Objectives and hypotheses of the research

Within the whole research, several researches using different directions and methodologies were carried out, but the aim of all the studies was in one direction: to get to know the motivations and attitudes of the users of the sharing economy service and to identify how open the Hungarian population is to the new phenomenon. how I can determine what characteristics can be used to identify people who are open to using these types of services.

(1) I started my research in 2016, at the beginning of the research I processed the secondary literature. Due to the novelty of the topic, the first literature directly related to the topic was published in 2009. Studies describing the new phenomenon itself were first published, followed by two highly successful books in 2010 and 2011, which provided the basis for the main features of the sharing economy: R. BOTSMAN and R. ROGERS: What's mine is Yours (2010) and L. GANSKY: The Mesh: why the future of business is sharing (2011).

In the course of the literature research, I sought to apply an interdisciplinary approach. It is important to emphasize that the main source of my secondary research is the scientific literature, as there are currently no or very limited national databases or time series available in the European Union or elsewhere. Due to the novelty of the topic, during the processing of the literature, I also display the connection points of the different fields of economics and the sharing economy separately, to which my first objective is related.

Objective 1: processing and critical evaluation of the scientific literature related to the sharing economy, presentation and analysis of the phenomenon from different points of view. As a result, a summary of the main findings for both research and education.

(2) The following objectives have been defined on the basis of the results of my secondary research, the objectives also covered topics that were not or only very tangentially addressed in the international and domestic literature, such as the Hungarian aspects of the researched topic. I used primary research methods to achieve the objectives, and where available, the hypotheses determined the methodology of the research.

Objective 2: to get to know the motivations and attitudes of consumers who already use sharing economy services.

(3) Using the results of the qualitative research, I was able to undertake to segment the users of the service according to their mapped motivation, their attitudes related to different general consumer and sharing economy services, my next goal was related to this.

Objective 3: to segment and cluster consumers using sharing economy services.

For these research questions, I formulated the following hypothesis:

H1: Among the users of sharing economy services, homogeneous groups can be identified that are suitable for characterizing the respondents based on their consumer attitudes.

(4) After a certain level of knowledge about users of sharing economy services, my next goal was to identify the differences in sociodemographic and consumer attitudes between users who are open to use different sharing economy services ('acceptors' group), and those who reject sharing economy services ('refuser' group). Of course, after learning the literature and qualitative in-depth interviews and focus group studies, I already had some ideas about what attitude differences might be between the two groups, I used this information to set up my hypotheses and plan to verify them with quantitative studies.

Objective 4: to determine the openness of the Hungarian population to sharing economy services, and to determine the characteristics of consumers who are open to use of services in terms of socio-demographic background, consumer attitude and digital maturity.

For this objective, I defined the following hypotheses:

H2: A significant part of the sociodemographic characteristics (gender, economic status, marital status, age, education, place of residence, wealth) influence the openness to sharing economy services.

H3: People who are more open to use sharing economy services are more likely to take risks and spend their free time more actively compared to those who refuse to use sharing economy services.

H4: People who are more open to use sharing economy services are more environmentally and health conscious, compared to those who refuse to use sharing economy services.

H5: People who are more open to use sharing economy services are more price sensitive than those who refuse to use sharing economy services.

H6: People who are more open to use sharing economy services are more likely to have a positive attitude towards the digital world than those who refuse to use sharing economy services.

(5) Finally, I planned to develop a consumer model, for which I formulated the following objective.

Objective 5: To develop a consumer (user) model that shows the sociodemographic, consumer attitude, and digital maturity factors that primarily determine user openness to the sharing economy services among internet users.

H7: Consumer attitude factors and internet usage patterns have a greater influence on openness to use sharing economy services among internet users than sociodemographic factors

The focus of my dissertation is on the behavior, motivations and attitudes of consumers who use sharing economy services and/or show openness to use it. In my research, I did not undertake to map the motivations of service providers, or in industries where there are competitors operating in a traditional business model in addition to sharing economy companies, the comparison of consumer choice preferences and loyalty for the future may be a very interesting research topic, but this dissertation has not covered these either.

However, in the 'Literature Review' and in the 'Conclusions, Suggestions' chapter, I also address the different players in the sharing economy, the relationship between different disciplines and the sharing economy, and the involvement of companies operating in a traditional operating model in a competitive environment.

2. MATERIAL AND METHODS

In my research, I first used a secondary research method, then a primary qualitative and quantitative method.

In the first part of the multi-stage research I processed the international and domestic literature, then I carried out exploratory research (in-depth interviews, focus group studies, and a national, online research), during which I got to know and explore the consumers' motivations and attitudes of Hungarian users who have already used sharing economy services. Such services can be accommodation sharing services (eg Airbnb, Couchsurfing) or various modes of transport sharing (eg Oszkár, BlaBlaCar, Uber, MOL Bubi), but many respondents have already used financial and/or music services based on sharing method, furthermore services based on the sharing of other household appliances. Finally, in the framework of a national representative research, I examined the openness of the Hungarian population towards sharing economy services as a dimension of various sociodemographic, consumer attitude and digital maturity factors.

2.1. Exploratory researches

In exploratory research, my data collection methods included in-depth interviews, focus group studies, and an online, non-representative survey among users. With these researches, I examined the motivations of the users, their typical consumer attitudes both towards sharing economy services and their general attitudes, and I segmented them with cluster analysis. I conducted 18 in-depth interviews and 2 focus group studies and analyzed the data of 150 respondents in the national online research.

2.2. National, representative research

Using the results of this exploratory researches, I defined the goals and hypotheses that have already formed the basis of a national, representative research. The national representative survey was conducted by personal interviewers, and I analyzed the responses of 3,520 respondents in the final sample. Basically, I presented six different but well-known sharing economy services in the questionnaire (along with a description and presentation of the services) and examined consumers' attitudes and openness to using these types of services in the first round. The six services: accommodation sharing services; intra-city passenger transport; ridesharing offer cities or between countries; electric car sharing within the city; community bike use; sharing household items within the local community.

As I indicated during my objectives, in the national representative research - taking into account the openness responses to the six different services - I formed two groups among the Hungarian population: (1) Acceptors; if respondent said

‘considers to use’, or ‘would definitely use’ or ‘have already used’ —at least one service. ‘Acceptors’ are those consumers who are open toward sharing economy services. (2) Refusers; who said in the case of each service that they ‘would definitely not use it’ or ‘probably not use it’.

2.2.1. Examining people who are more open to use sharing economy services based on socio-demographic and consumer attitudes

I defined my hypotheses for these two groups. I planned to identify the similarities and differences between the two groups along the following characteristics:

- Sociodemographic characteristics: gender, economic status, marital status, age (generation), education, place of residence (type of settlement) and wealth status of the respondent. For the sociodemographic factors, I used the cross-tabulation method, one dimension was the two groups defined above (acceptors and refusers) and the other dimension was the different sociodemographic factors.
- Characteristics of consumer attitudes: in the case of consumer attitudes, I asked nearly forty questions on attitudes on different topics, for which I used the 5-point Likert scale. For the attitude questions, I asked the respondents on the following topics: social relations (extro vs introvert, health awareness, environmental awareness, risk-taking), leisure activities (how much and what type of leisure activity they spend), product / service purchase (price versus quality), attitude toward Internet. For these four topics, I performed factor analysis on a topic-by-topic basis, and after reducing the dimension, I looked at the relationship between factors and openness to the sharing economy. After creating and naming the factors, I examined whether there is a difference between the average values of the factor variables between group of ‘acceptors’ and ‘refusers’. To do this, I measured the average of each group and looked for where there was a significant difference. For the original variables, the higher numeric value meant that someone used the feature and the lower meant that they did not, so for the factors, the lower mean value meant that the particular factor was considered less important by the group. Similarly, a high value in a group indicates that the group is characterized by the elements belonging to that factor. Openness dimension classifies people into two categories, so I had to decide whether to test the significance of the difference with a two-sample t-test or a Mann-Whitney nonparametric test. For this, I examined the fulfillment of the condition of normality with the Kolmogorov-Smirnov test.

2.2.2. Consumer (user) model for determining dominant factors

In the following, I planned to determine the factors determining the dominant sociodemographic, consumer attitudes and Internet usage habits on the national representative sample, here I have already narrowed the analysis sample to the Internet users among Hungarian residents. The size of this sample was 2,513 people, at this stage of the research I analyzed their responses. To determine the dominant factors, I used the following method: in the model, the dependent variable is openness. I classified people into two groups according to whether they are open or not to use sharing economy services. I divided the explanatory variables (independent variables) into three large groups among the population using the Internet: sociodemographic variables, consumer attitude type variables, and variables describing Internet usage patterns. My assumption was that these variable groups individually show a significant correlation with openness. In the final linear regression model, I examined if these factors are considered together, which factors remain significant. Due to the approach, it may also happen that potentially insignificant factors are removed from the model. The end result will be a condensed version of the explanatory variables that show the key factors for openness.

3. RESULTS AND DISCUSSION

3.1. Motivation of users in the sharing economy

I learned about the motivations and attitudes of the participants in the sharing economy through in-depth interviews and focus group interviews. The 30 people interviewed have already used 10 different sharing economy services. Most of the respondents heard about the services for the first time from acquaintances and friends, and some people met the phenomenon for the first time in the media. The discounted price is a primary motivating reason, but almost every single user has clearly stated that in addition to the price, there are many other factors that contribute to the use of the service: a flexible system; immediate or very fast reaction time; ease of use, transparent application; correct, reliable, authentic; trendy; personal experiences; no cash movement; can be followed. In short, the customer experience is outstanding. Collaborative services offer an alternative, unique opportunity - with similar features, similar quality, but at a better price compared to services operating in the traditional business model. Of those surveyed, 8 people paid the higher price to get a more convenient, better quality service (27%), while 21 people thought they received a similar (or better) quality service at a better price (70%) compared to the traditional services. Only 1 person felt that he received a lower quality service for a lower price (3%). Of the respondents, 29 clearly recommend the sharing economy service to their friends, acquaintances and family members and 1 person does not. The question of whether sustainability appears as a factor in thinking and decision-making motivation when using a sharing economy service has typically been answered in the negative, only in some cases there is conscious use for the reason of sustainability.

3.2. Segmentation of sharing economy users

I aimed to segment the users of sharing economy services, for which I searched for answers through a national, online questionnaire. In addition to the general sociodemographic questions and the sharing economy services used, I examined the general and service-related consumer attitudes of users through a total of 21 attitude questions, of which 19 showed a significant correlation when running the ANOVA test, so I determined the clusters based on the answers to these 19 questions. Respondents used Oscar (31%), Blablacar (13%), Airbnb (81%), Rukkola (book sharing) (7%), and Ubert (67%). During the cluster analysis, I identified four clusters, naming the clusters as follows: (1) enthusiastic, frequent and non-price-sensitive users, (2) price-sensitive users, (3) environmentally conscious users, (4) occasional users.

The four identified clusters have the following characteristics:

- (1) *enthusiastic, frequent and non-price-sensitive users* (21 people): these consumers often use sharing economy services, enjoy use, usually feel that use is trendy. That is, they choose the service not primarily because of the favorable price / value ratio, but because they prefer activities based on innovative digital technology and community and collaborative services. They are the ones who are otherwise active on social media as well, not necessarily just consuming the content, but they themselves are sharing information they think is important.
- (2) *price-sensitive users* (29 people): they are that consumers who use sharing economy services essentially because they can access the same or a similar service at a better price. They are the ones who usually look at the promotions to map out where and what discounts they can get. These users do not experience using sharing economy services as an experience, but as an alternative tool with which they benefit.
- (3) *environmentally conscious users* (54 people): this group includes people who live their daily lives in a way that, if possible, takes care of their environment, that is, not only is sustainable development important to them, but they also do it for them. Using sharing economy services fits into this lifestyle, it is considered to be a fundamentally positive thing, but it is also important for them to have access to the service at a better price. They are active on social sites.
- (4) *occasional users* (46 people): due to the novel of the services, it was still possible to identify a group who had only tried a service once or twice. They don't have a definite opinion, they don't feel like it's a trendy, experiential service, they just tried it. In addition, they cannot be classified in the previous groups, these users are not really environmentally conscious, but they are not explicitly price-sensitive.

Based on the results, I was able to define segments, so the evaluation of my first hypothesis was as follows:

H1: Among the users of sharing economy services, homogeneous groups can be identified that are suitable for characterizing the respondents based on their consumer attitudes – hypothesis was accepted, as I was able to distinguish four well-distinguishable groups with the support of cluster analysis, and within this I was able to present not only the attitudes towards sharing economy services, but also general consumer attitudes.

3.3. Openness of Hungarian residents to using sharing economy services

The research was carried out on a nationally representative sample, so the results can generally be said to be true for Hungarian residents. To the best of my knowledge, this type of research has not yet taken place in Hungary, so the results may be even more interesting for many professionals, not only companies operating in the sharing economy, but also companies operating in the traditional business model, as well as regulatory authorities. In connection with the six different sharing economy services presented earlier, I created the two groups for Hungarian residents: in the national representative sample, 38.4% of respondents are open to using a sharing economy service in the next period, while 61.6% of respondents are refuse to use this type of service. In the following, I also defined my hypotheses with respect to these two groups (the group of acceptors and refusers), first with respect to sociodemographic, then with respect to different consumer attitudes.

I first examined how sociodemographic factors influence openness to using sharing economy services. Socio-demographic factors examined: gender, economic status, marital status, age (generation), education, place of residence (type of settlement) and wealth status of the respondent. I set up the following hypothesis, I assumed that the examined sociodemographic characteristics typically influence openness. I looked at whether there is a significant correlation between sociodemographic characteristics and openness along different demographic characteristics, working through a cross-tabulation method, one dimension being a particular sociodemographic factor and the other dimension being the group of 'acceptors' and 'refusers'. Based on the results, the verification of my hypothesis was as follows:

H2: A significant part of the sociodemographic characteristics (gender, economic status, marital status, age, education, place of residence, wealth) influence the openness to sharing economy services – hypothesis was accepted, because, overall, it can be said that different sociodemographic factors influence openness, except for the gender of the respondents. Within this, I found that students and active workers, families, generations Y and Z, people with high school and university degrees, people living in county seats and cities with county status, and wealthier people are more open to use sharing economy services.

After sociodemographic factors, I examined the relationship between different consumer attitudes and openness. Building on my previous researches, I asked respondents a number of different topics about consumer attitudes: (1) personality-related attitudes, (2) leisure-related consumer attitudes, (3) consumer attitudes related to product quality and prices, and (4) consumer attitudes related to the digital world. In the following, I present the results of the factor analysis related to the nearly forty attitude questions, and by reducing the dimension, I

created a total of eight different factors, with the help of which I further analyzed the relationship and correlations between consumer attitudes and openness.

(1) *Personality-related* consumer attitudes and factors

Within this, I performed a factor analysis on the issues in order to reduce the dimension, based on the results I identified the following three factors:

Factor 1 - *risk-taking factor*, in terms of risk-taking, there are people who take a greater degree of risk, do not necessarily strive for complete security, want to stand out from the crowd with their actions, and even let strangers into their homes for comfort; and there are people for whom this is less typical

Factor 2 - *a social factor*, there are people who are more looking for friends, it is important to integrate into their group of friends and like to help their fellow human beings, and there are people who are less typical of this type of attitude.

Factor 3 - *consumer awareness factor*, which shows that there are people who pay more attention to their health, both in their wider and narrower environment, and also spend their free time more actively than their fellow human beings.

(2) Consumer attitudes and factors related to *leisure activities*

For leisure activities, I listed different types of leisure activities and asked about their frequency. Based on the answers, I was able to distinguish two factors: (1) the factor related to quality leisure time and (2) the factor related to everyday leisure time.

(3) Consumer attitudes and factors related to *product prices and quality*

It is important to know how consumers feel about the prices and quality of products and services, whether they are willing and able to pay for quality goods, and how price-sensitive they are, how much they watch the promotions. I asked ten different questions about this, and as a result of the factor analysis, I obtained two factors: (1) sensitivity to quality products factor; (2) price sensitivity factor. Overall, well-distinguished responses were received to judge the prices and brands of quality, branded products, as well as to judge discounted, more affordable products.

(4) Consumer attitudes related to the *digital world*

With regard to consumer attitudes, the issue of digital attitudes could not be left out, as one of the characteristics of sharing economy services is that the services are ordered or used on a digital platform. In other words, the users of the sharing economy service are in any case open to use of digital platforms, the question was

what answers the Hungarian population gives in the representative sample in the dimension of the acceptors and the refusers. Of course, my hypothesis was that people with a positive attitude towards the digital world are more open to use sharing economy services. Related to the digital attitude, I asked 5 questions, during the factor analysis I got one factor, each answer pointed in one direction.

Overall, as a result of the factor analysis of the nearly forty attitude questions, I obtained eight factors. After identifying the factors related to personality, leisure activity, product prices and quality, and the attitude towards the digital world, I looked at the whole Hungarian representative sample to see what can be experienced along these factors for the two groups - acceptors and refusers - defined in the direction of shared economy services.

As a result, I found that for all eight factors, the difference between the two groups was significant (Mann-Whitney nonparametric test). The results show that the following people are more open to use sharing services:

- They like to stand out from the crowd, they're more risk-taking
- They like to meet with friends and with strangers
- Health and more environmentally conscious people
- They participate more often in the so-called quality, active leisure activities (eg. museum, travel, wellness program, cooking and gastronomy)
- They are more often go out in everyday life (friends, entertainment, computer games)
- They can and want to pay for branded and/or quality and/or environmentally friendly products
- They are not price-sensitive, they do not watch promotional ads
- They use the internet, see it as part of their everyday life, they also shop online

The overall results are illustrated in Figure 1.

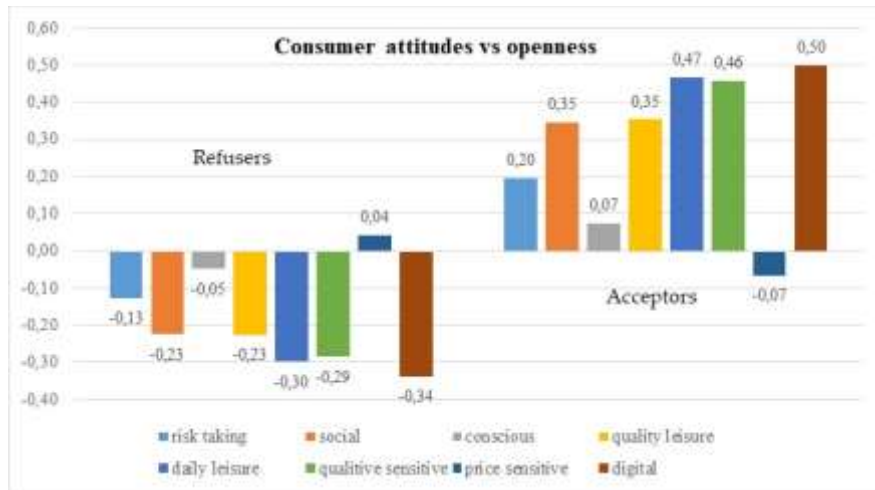


Figure 1. Different consumer attitudes impact on openness to use sharing economy service. Source: own editing

Based on the averages, there is a significant difference for each factor between the two groups. Analyzing the results, I can accept or reject the hypotheses presented earlier, I do this in the following:

H3: *People who are more open to use sharing economy services are more likely to take risks and spend their free time more actively compared to those who refuse to use sharing economy services – the hypothesis is accepted*, it can be seen that it is more characteristic of the group of ‘acceptors’ to take risks, be socially friendly and spend their free time more actively.

H4: *People who are more open to use sharing economy services are more environmentally and health conscious, compared to those who refuse to use sharing economy services – the hypothesis is accepted*, it can be seen that it is more characteristic of the ‘acceptors’ group that they consciously pay attention to their environment and health and do it for it.

H5: *People who are more open to use sharing economy services are more price sensitive than those who refuse to use sharing economy services - the hypothesis is rejected*, the results show that the ‘acceptors’ group is less characterized by price sensitivity, the ‘acceptors’ group is more characterized by the acceptance and purchase of quality products, regardless of the price level.

H6: *People who are more open to use sharing economy services are more likely to have a positive attitude towards the digital world than those who refuse to use sharing economy services – the hypothesis is accepted*, the results show that the

positive attitude related to the digital world is more characteristic of the 'acceptors' group, they prefer online shopping and can hardly imagine their life without the internet.

In summary, a significant part of the Hungarian population is open to use of sharing economy services, and there is a significant difference between the group of 'acceptors' and 'refusers', both in terms of socio-demographic factors and the different consumer attitudes examined.

3.4. Determination of dominant sociodemographic and consumer attitude factors – user (consumer) model

In the previous section, I presented the factors along which I examined the openness of Hungarian residents, but the results have not yet shown how certain characteristics relate to each other and which characteristics have a strong effect. To investigate this, I performed regression modeling. In the model, the dependent variable was openness (the group of 'open' and 'rejectors'), while I classified the explanatory variables into three groups among the population using the Internet: sociodemographic variables, consumer attitude type variables, and Internet usage patterns. Before turning to the results of regression modeling, I present the factors belonging to the three groups, as these factors will be included in the modeling later.

Sociodemographic characteristics: gender, economic status, marital status, age (generation), education, place of residence (type of settlement) and wealth status of the respondent.

Factors related to consumer attitude: (1) factors related to personality: risk-taking factor, social factor, consumer awareness factor (2) factors related to leisure time: quality leisure time and everyday leisure time factors; (3) factors related to product prices and quality: price-sensitivity and quality-sensitivity factors (4) digital attitude factor.

Factors related to Internet usage: I present the factor analysis related to Internet usage habits in the following, the results of which will also be used in regression modeling.

Regarding internet usage, 23 questions were asked in the questionnaire about different internet activities, with yes and no answers. I created factors from these 23 variables, using an exploratory method, there was no given factor structure that I could validate. Four factors are generated, I gave the following names to the generated factors:

- (1) *internet activities for entertainment*: online filming, watching series when you do not need to download, save the movie to your own device; watching and streaming movies and series online; watching television online; movies, series query e; music query e; online radio listening; game; post in forums
- (2) *complex Internet activities*: editing your own blog; editing your own website; homeworking; participation in e-learning; online photo hosting; online web hosting;
- (3) *social Internet activities*: online social sites; internet chat, instant messaging programs; Online video sharing; internet telephony, video telephony
- (4) *browse-e-mail-purchase*: work-related e-mail, e-mail; private electronic mail, browsing websites (for information, entertainment); buying/purchasing

After this, I examined with the obtained factors whether there is a difference between the ‘acceptors’ and the ‘refusers’ in terms of factor scores. To do this, I measured the average of each group and looked for where there was a significant difference. For the original variables, a higher numerical value means that someone uses the feature more often and a lower one means that they do not, so a lower average value for the factors indicates that the group uses that feature less. Openness classifies people into two categories, so I test the significance of the difference in means with a two-sample t-test. As a result, for each factor, the ‘acceptors’ group is more characterized by the different activities meaning that they email more often, use online social channels more often, use Internet entertainment features more often, and use more complex Internet activities (blog, website creation, etc.).

Structure of a logical consumer model: Having already obtained the factors with three different approaches by consumers’ characteristics, I constructed my aggregated regression model. The explanatory power of the overall logistic regression model is 69.1%. The detailed results are also shown in Figure 2. Based on this, the correlation with the following factors is significant: among sociodemographic factors generation and wealth situation significantly influences openness, and almost all consumer attitude factor and Internet usage factors show a significant correlation with openness to sharing economy services. Within this, the most open target group is the Z generation, and within that, those who are characterized by their leisure activities, that they often travel, go to museums, wellness programs, and love gastronomic tours.

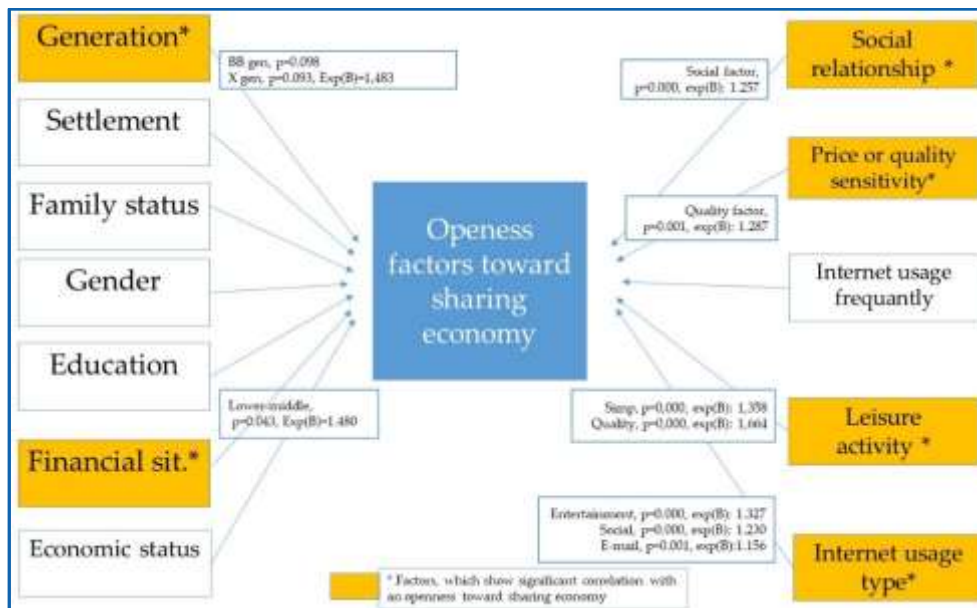


Figure 2: Significant variables among consumer demographics, consumer attitudes and internet usage patterns towards the openness of sharing economy services

Source: own editing

With this figure and an aggregate result, I can conclude the results of the national representative survey of the Hungarian population. Based on the results, I was able to confirm my hypothesis:

H7: Consumer attitude factors and internet usage patterns have a greater influence on openness to use sharing economy services among internet users than sociodemographic factors – hypothesis is accepted.

One of the main objectives of my dissertation was to be able to define who the people are open to use different sharing economy services, and what their sociodemographic and consumer attitudes characteristics are. Based on my results, it can be clearly stated that this objective was achieved, a well-defined group was identified.

4. CONCLUSIONS AND RECOMMENDATIONS

In my dissertation I presented the sharing economy and within that I researched who uses these types of services, what their motivations and consumer attitudes are, how committed they are to these types of services. As this is an innovative phenomenon, it also raises interesting questions about whether it has a future, one possible way to answer it is to assess how open consumers are to use these types of services and how they could be addressed. Consumer decisions are determined by economic, demographic, psychological, sociological, anthropological, and geographical factors (LEHOTA 2001). I formulated my objectives along these ideas and thus defined the results of my research that I presented above.

However, in my conclusions and recommendations, I no longer focus only on the consumers participating in the sharing economy and their attitudes who are open to using these types of services, but I also interpret the results in a slightly broader environment. Consumer attitudes and behavioral norms are important for companies participating in the sharing economy, but they are equally important for companies operating in the traditional business model. The faster a company operating in a traditional business model understands why its customer base is at risk, which are the segments that are particularly at risk, the faster and better it will be able to respond if it wants to remain competitive in that industry. Furthermore, we also know that some consumers are more sensitive to trends, they can also be called trend-affine segments (TÖRÖCSIK 2013). Some consumers are very affected by the current socio-economic-technological trends, and this dimension will also play an important role in my conclusions. However, a lot depends on the tax-legal-regulatory environment, which also determines whether sharing economy companies can survive. It is important that state and governmental institutions have a clear view of this issue, know all aspects of this new situation, and have the right knowledge to decide what tax-legal-regulatory environment they will create in a given industry, within the country. I also present the main external factors and actors influencing the competitive situation in Figure 3, which I will take into account in some conclusions and proposals.

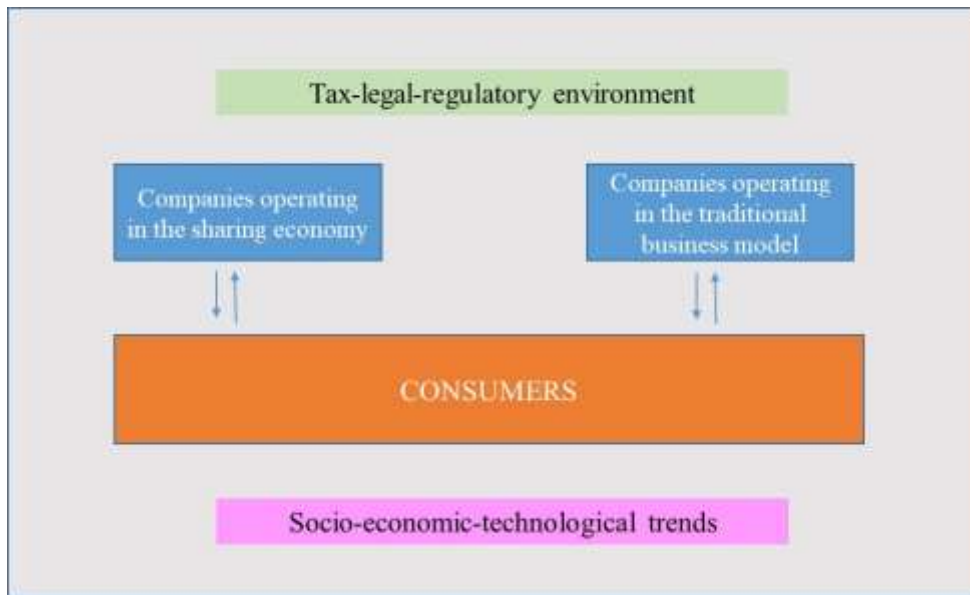


Figure 3: Main players influencing industrial competition and external factors in the economy
 Source: own editing

My main conclusion is that my results based on nationally representative samples highlighted that consumers who are open to use sharing economy services are more sensitive and open to current socio-economic-technological trends, they are the trend-sensitive segments of the country's population. Thinking further about this result, I came to the conclusion that companies operating in the sharing economy have just such unique and special characteristics (compared to companies operating in the traditional business model) that they create the opportunity for consumers to use that type of services which are in line with the consumer expectations that have developed for them due to current trends. The following trends have the greatest impact on changes in consumer behavior, depending on the examination of the sharing economy: ICT trends, welfare society - the trend of self-fulfillment and experience, eco-trends and sustainability, globalization - a mix of standard and individual services.

My proposals was defined on the need to support the development of sharing economy services, but to ensure that all companies in the industry have to be in a competitive position. In several stages of my research, it has been proven that the customer experience with sharing economy services is excellent: demand and supply are easy to find, applications are innovatively developed, immediate, fast response, evaluations work in both directions, expectations for another individual are not as high as towards a company. All of these factors that increase the customer experience and decrease expectations increase loyalty to sharing economy services, but at the same time decrease loyalty and increase expectations for companies operating in the traditional operating model.

Recommendation 1: Evaluation systems are in place for companies operating sharing economy. If there is a lot of positive feedback about a service provider (who in this case is an individual), it is worth highlighting, supporting and motivating in different ways, because these service providers will increase the customer experience and thus loyalty to the company operating on the sharing platform.

Recommendation 2: It is worthwhile for companies in the traditional operating model to continuously monitor the various consumer motivations in a given industry and the elements that enhance the customer experience that can be inherited in some way from activities that affect consumer motivations due to sharing services. If they could also apply in their own traditional operating model, it is worth adopting.

Recommendation 3: Recognizing that sharing economy companies have unique and special characteristics that are just in line with current socio-economic-technological trends, it is worth incorporating this direction even more consciously into their branding to increase their competitive advantage.

Recommendation 4: To the best of my knowledge, no research has yet been done on how consumers perceive the brands of the best-known sharing companies, even compared to traditional companies in the same industry and competitive environment. This could definitely be an interesting research topic for the future.

Recommendation 5: Every company needs to develop and grow to stay competitive. A future research topic may be whether it is worthwhile for sharing economy companies to move toward luxury-class services, based on the assumption that wealthier, quality-preferring segments are more open to use sharing services.

Recommendation 6: Airbnb launched its ‘Airbnb experience’ service in 2017, which I believe will further enhance the customer experience and thus loyalty among Airbnb service users. Researching this hypothesis could be an exciting topic for the future.

My conclusions and suggestions presented so far were more closely related to my research topic, focused on consumer behaviors and users, and I proposed research topics whose results can be directly incorporated into corporate practices. Of course, in addition to this, the sharing economy as a new and innovative phenomenon also provides opportunities for further theoretical research, not only within the field of marketing, but also in other disciplines. Further research is proposed in the following disciplines to properly understand this new and innovative phenomenon and to support it in gaining a proper place in a functioning competitive environment: business economics, business modeling; circular economy, sustainability; tax-legal-regulatory environment; human resource management; micro- and macroeconomics.

5. NEW SCIENTIFIC RESULTS

In my dissertation I presented the characteristics of sharing economy services, their connection points with different fields of economics and the motivations and attitudes of consumers using these types of services. My research objectives pointed in one direction: to get to know the motivations, attitudes, characteristics of those who already use sharing economy services in Hungary and to identify how open Hungarian residents are about the new phenomenon, and how to identify people who are open to using sharing services. Based on my research on a sample representing the entire Hungarian population, I obtained the following new results:

1. I found that most of the socio-demographic characteristics of the Hungarian population, including their economic status, marital status, age, education, place of residence and financial situation influence their openness towards using sharing economy services.

Students and active workers, families, generations Y and Z, people with high school and university degree, people living in county seats and cities with county status, and wealthier people are more open to use sharing economy services.

I worked with a national representative sample of 3,520 people using the cross-tabulation method, one dimension was a particular sociodemographic factor, while the other dimension was the group of 'acceptors' and 'refusers'. I considered the relationship to be significant if the significance level of the test was $p < 0.05$. Among the measures of association tightness, I used the Cramer's V index.

2. I found that the following consumer attitudes (factors) influence openness among Hungarian residents: risk-taking willingness, social attitude, degree of consumer awareness, degree of leisure activity, attitude towards the price and quality of products, and its views on the acceptance of the digital world.

Taking into account different consumer attitudes, those people in Hungary are more open to use sharing economy services, who take more risks, prefer social life, are more environmentally and health-conscious, spend their free time more actively, consider the quality of a product important, and have a more positive attitude towards the digital world.

In a national representative sample of 3,520 people, I obtained the consumer attitudes presented in the results by factor analysis, the combined explanatory

value of the factors (KMO value) was above the expected value of 0.7 in each case. After this, I examined with the obtained factors whether there is a difference between the average values of the factor variables between the group of 'acceptors' and the 'refusers'. To do this, I measured the average of each group and looked for where there was a significant difference. There was a significant difference between the two groups in the attitudes presented in the result, the significance level was $p < 0.05$.

3. I found that the internet usage habits of people in Hungary can be divided into four different dimensions (browsing and e-mailing activities, entertainment activities, social internet activities, complex internet activities), and each of these dimensions influences the openness to use sharing economy services.

To examine Internet activities, I narrowed down the national representative sample to people using the Internet, based on which the national sample size was 2,513 people. As a result, I found that people who use the Internet more often for all four specific activities are more open to using sharing economy services than their peers who use the Internet less.

For the various internet activities, the combined explanatory value of the factors (KMO value) is 0.909, which is above the expected value of 0.7, so based on this I accepted the result. After that, I tested the significance of the difference of the averages with a two-sample t-test, for all four factors the difference between the two groups was significant, the significance level was $p < 0.05$.

4. Along the dimensions of sociodemographic, consumer attitudes and internet usage habits, I created a logical model with the help of which I determined the dominant factors that best influence the openness among the Hungarian internet users. As a result, I found that generation, wealth status, social factor, product quality factor, leisure activity, and frequency of internet use have the greatest influence on openness.

In determining the dominant factors, I based only the population using the Internet and examined their characteristics. The most open people are in Generation Z, and even within this segment, those who are more likely to meet their friends more often, go out for fun, travel, enjoy visiting museums, participate in wellness programs, and enjoy gastronomic tours.

I worked on a national sample of 2,513 Hungarians using the Internet, and to achieve the results I built a logistic regression model, which I used to determine the relationship between the various factors and the strong impact of which characteristics. The explanatory power of the overall logistic regression model is

69.1%. Factors with a significance level below 0.05 were named dominant factors.

In my view, my results provide relevant information for both academics and practitioners. Due to the novelty of the research topic, the objectives and results of my dissertation are theoretical: the presentation of the relationship between the sharing economy and different fields of economics, the critical review of the literature can support different fields of research and education. In addition, my research results are of practical significance, my results help to properly define the target markets, and they also provide very important support for marketing activities by mapping consumer attitudes.

6. THE AUTHOR'S SCIENTIFIC PUBLICATIONS IN THE FIELD OF THE DISSERTATION

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