



A line between the sharing and the collaborative economies through a comprehensive framework based on an analysis of Swiss start-up companies

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1. Abstract

The purpose of this work is to compile a summary of the types of non-traditional economies, noted by various terms, involving the most common, which are the sharing and the collaborative economies, as well as a study of their main characteristics and classification.

The concepts of the sharing economy and the collaborative economy, which have broad definitions without a clear established boundary between them will be reviewed in this work.

The notions of the sharing economy and the collaborative economy will be defined, their driving forces and central features will be outlined, since these concepts are still blurry. In addition, it must be added that given the case that the sharing economy and the collaborative economy are up-to-date terms, this topic has not been sufficiently studied yet. That is why in this work we will try to present the main characteristics of both economies and will analyse a number of sharing economy websites, and more precisely an analysis of Swiss start-up companies regarding their affiliation to the sharing economy or to the collaborative economy.

Several business models formed by the sharing economy and the collaborative economy will be proposed as well.

2. A literature review comparing the concepts of the sharing economy and the collaborative economy

The 'sharing' phenomenon has dramatically changed the traditional concept of consumption and possession and turned millions of people into entrepreneurs. The 'sharing' concept has created target markets for services, previously, on which it was considered impossible to earn.

Numerous concepts are used to portray wide series of start-ups and models that in some way utilise advanced technological innovations to instantly connect service and product suppliers with consumers, bypassing traditional mediators.

The definitions "sharing economy" and "collaborative economy" are often being applied correspondently, even though they indicate different ideas. Through this work, we will determine the borders between these two concepts through a literature review.

While many EU countries are concerned about such a fast growth of the new business models and require the introduction of restrictions and new regulations, Switzerland sees in this a potential for an environment, for investments and the development of new business opportunities.

2.1. The emergence and development of the sharing economy

The economics of "the sharing economy" is rather a new concept that emerged at the beginning of the 2000s and was related to the rise of a new business model, which mission was to take care of social issues, given fast population growth and limited resources. However, this idea was presented for the first time by a Law Professor at Stanford University, Lawrence Lessig, in 2008 (Stephany, 2015).

This idea portrays the intercommunication between individuals, some of whom have resources yet do not utilise them, however, they are willing to share those assets with other people to meet their needs. This concept has a certain historical conditionality of its occurrence.

It is worth considering that the presence of property is not only a fulfilment of needs, yet it is a driver of status and economic development. However, on our planet exists a certain speed of replenishment of resources, and if the rate of consumption of resources surpass that limit, at that point it implies that mankind devours more than produces.

The irrational and thoughtless utilisation of planet resources brought us to the point that today in a day we face serious problems:

- global warming;
- the extermination of numerous species of animals;
- exhaustion of many resources, etc.

Notwithstanding those issues, it is important to consider that there is somewhat a quick populace increase on the planet, primarily in the Asian area (Worldometers, 2019).

Such questions are now considered very seriously since many understand that humanity may face global ecological catastrophes in the future and our descendant are those, who will feel the consequences of our actions, which we have not prevented.

However, most of the population keeps on thinking just about themselves at the first place, and this reality, unfortunately, would not help in the growth of the sharing economy. If there was not a factor that people, who have an asset,

use it insufficiently and, by allowing others to use it, could receive an income from that sharing process.

A majority half of the current generation is keen to change something in its way of living and consuming, and by doing this contribute to the solving of universal human problems, but only if they receive certain monetary benefits for exchange.

On the other hand, a widespread of the sharing economy is promoted by the Internet. Nowadays, the use of the Internet is at a high level and therefore the process of obtaining services has become faster and easier. Swiftness is achieved due to an organised process of receiving services directly bypassing the middlemen. It implies that in numerous nations an age of individuals (who easily uses different applications and sites for ordering services) has already grown up and the number will continue to grow.

People's desire to establish good living conditions for our descendants, while at the same time maintaining convenient conditions for ourselves, has contributed to the emergence of the sharing economy. Additionally, due to the widespread utilisation of the Internet, it became possible to use applications to meet the needs of certain services.

The sharing economy phenomenon is showing a considerable development after the 2008 crisis, when the media and specialists began to show an increasing interest in that concept, the boundaries of which are still blurred because it is difficult to give a unified and official definition for it.

In practice, a designation of "sharing economy" is perceived under various names: collaborative consumption, collaborative economy, on-demand economy, peer-to-peer economy, zero-marginal-cost economy, crowd-based

capitalism and many other interpretations, which currently associated with the concept of the sharing economy.

According to Selloni (2017), studies conducted in 2010 in collaboration with the Shareable Magazine (among one of the well-known articles on the sharing economy), allow us to identify four main driving forces that contributed to the appearance of the sharing economy:

- **technologies:** networks and portable innovations perform a crucial role in creating large-scale networks for exchange as they provide a speed of contact and a cyclical nature of supply and demand. The practice of leasing, renting and barter had already existed before the Internet era, but it is obvious that the development of the innovated network and digital technologies accelerated and contributed to the growth of the sharing economy, which increased the scale and enhanced the economic consequences.

- **environmental issues:** sharing and sustainability are associated with certain concepts. Individuals that take part in exchange process consider their choice as “the best for the environment”. In the face of resource limitations, collaboration can provide a more sustainable lifestyle.

- **global recession:** the best-known benefit of sharing is money savings. An economy of money especially is important during the periods of economic crisis, that affects not only the market, but also a government and, consequently, a country as a whole, when people lose their purchasing power and with that pay increased attention to buying decisions, emphasising the advantage of practicality over-consumption. Nevertheless, the idea of "money savings" does not contradict the idea of "good for society and for the environment." These two principles are important for those individuals who adopt shared consumption methods and use joint services.

- **community**: the network paradigm can be seen as a revival of the ancient concept of community. What is happening now is that online communication facilitates offline sharing and social interaction, which allows people who live in different places to communicate directly without physical interaction.

Consequently, the emergence of the sharing economy is an outcome of the interrelationship of various factors, among which the global recession, undoubtedly, plays a crucial role.

Botsman and Rogers (2010) offer a subsequent distinction between totally different types of the sharing economy:

- Collaborative consumption - economic model based on sharing, exchanging, trading or renting products and services, which makes it possible to gain access to a property. It manifests not only what we consume, but also how we consume. It has three different systems: redistribution markets, joint lifestyle, product service systems.

- The collaborative economy is an economy built on distributed networks that connect persons and communities, which transform production, consumption, financing and training, as opposed to centralised institutions.

- Sharing economy - economic model based on the sharing of underused assets, from space to skills and items for monetary and non-monetary benefits. Currently, this is mainly about P2P markets, but there are equal opportunities in B2C models.

Considering the sharing economy, it is necessary to characterise and classify its main forms. The sharing economy and the collaborative economy have fairly broad boundaries, and there is no clear separation between them. Terms the sharing economy and the collaborative economy have appeared

relatively recently, and some enterprises began to use them in their characteristics.

In the Internet, we can see a number of websites falling under the definition of the sharing economy from 24 sharing economy categories proposed by Botsman and Rogers (2010). These are: car use; car rental; use of bicycles; general trips; toy and book rental; fashion goods for rent; film delivery; a rental of available objects; online trading; exchange; used books, toys, multimedia and clothing; exchange of services, skills and knowledge; crowdfunding, exchange of products.

Growing consumption and the corresponding culture led to major environmental problems that increase with time, including the depletion of resources. One of the solutions, in order to avoid excess consumption of resources, is to exchange goods or rent them, which gives people the same advantages as owning these goods, because it provides access to goods. This practice implies possession of market information oriented towards stability and covers various social aspects, such as cultural values, social practices, existing consumption practices, ecological awareness, personal satisfaction, technological advancement and financial and social perspectives (Heinrichs, 2013). According to Martin (2016), although the economic impact of the sharing economy is not yet so noticeable, it is growing and is already addressing billions.

Society has accumulated significant experience of consumption through the sharing of various assets. Quite often the result of such exchange is an increase in the use of assets with a decrease in waste generation after one use (Mont, 2004; Belk, 2010). Allocation of information for expenditure involves sharing as an understanding that your assets will be used by others, and you will use their assets. Therein lies joint consumption that is turning into a large-scale

fact and involves an uncountable number of users and profitable possibilities for some firms to make investments. Co-consumption has grown to such an extent that it has influenced an individual and local behaviour, as well as traditional business models (Piscicelli, Cooper, & Fisher, 2015).

The fast development of this fact occurred mainly due to the breakthrough of platforms like Uber and Airbnb, that are the direct embodiment of this occurrence. In the analysis reports on the sharing economy and the collaborative economy, Silveira, Petrini and Santos (2016) gave their findings, but they are quite general and unclear regarding the separation of the concepts of the sharing economy and the collaborative economy, which suggests the need for taxonomic research on this issue with the goal of structuring and advising the public.

Partly this ambiguity in definitions may be related to the fact that the term collaborative economy has appeared recently (Martin, 2016). Moreover, a circumstance that the sharing economy and the collaborative economy are the most recent concepts, and many enterprises use them for their own purposes and call themselves as such, although they are not always. It is crucial to differentiate and understand the differences between these two terms, and for this, we must consider the characteristics and classification of their basic forms.

2.2. Defining the distinctions between the sharing economy and the collaborative economy

Yet the boundaries between the sharing economy and the collaborative economy exist. According to the European Commission (2016): “The collaborative economy refers to business models in which activities are facilitated through collaborative platforms that create an open market for the

temporary use of goods or services often offered by individuals. The collaborative economy involves three categories of agents: i) service providers who share assets, resources, time and/or skills - they may be individuals offering services on an occasional basis or service providers acting on a professional basis; ii) users of said services; and iii) intermediaries that - through an online platform - connect lenders with users and facilitate transactions between them. In general, the transactions of the collaborative economy do not imply a change of ownership and can be made with or without profit motive.”

Exchange or rent is made for the exchange of goods or hiring. Today it is a powerful alternative to private property. Once sharing, involves participants benefit from the product and shares a cost of owning a common object. We can share tangible objects, such as an apartment or motorcycle, as well as intangible objects, like knowledge or information. Sharing generally involves voluntary lending, sharing and a use of collectively owned resources (Belk, 2007).

What today is outlined as the sharing economy is a socio-technical system based on the exchange of goods and services. However, nowadays much of what is described as the sharing economy, in fact, it is not. Possession by transfer or compensation, in monetary or other terms, does not occur in its pure form (Kennedy, 2016).

To be more precise in the description of the exchange, Kennedy (2016) identifies various descriptions: exchange as an economy, exchanges as a model of distribution gradation, and as a method of intensification of social connections. The differences, in this case, demonstrate the existing of contradictions and similarities between each of the descriptions, which often appear as a whole (Kennedy, 2016). That is, the sharing economy has its roots in the concept of sharing, but with its specific features. According to Schor (2014),

the sharing economy appeared in the nineties after the launch of websites that recycle goods. Those are the websites like eBay and Craigslist, which can be denoted as “sharing as an economy” (Kennedy, 2016).

The technological evolution and distribution of social networks served as a base for expanding peer-to-peer transactions and direct communication that link customers and producers, Gansky (2011), i.e., as in the distribution gradation model. Thus, the two descriptions proposed by Kennedy (2016) were the following: exchange as an economy and a model of distribution gradation. Hereof, the exchange can be considered as a method of intensification of social relations within the category orientated on the division of assets or spaces, so that it is more production than consumption, Schor (2015), i.e. like coworking.

Within this, we are able to see what is referred to be the collaborative economy. It can be seen as a “cut” of the sharing economy, where the focus is on the problem of consuming. For Kennedy (2016), the collaborative economy is characterised primarily as a group of services that allow private and commercial owners of specific resources to be accessible to others. According to Belk (2014), there are two different aspects of the collaborative economy:

1. The collaborative economy, as events, in which one or several people utilise economic goods or services with participation in interaction with one or several people;

2. The collaborative economy, as a transaction, which includes such actions as distribution, exchange, lending and renting.

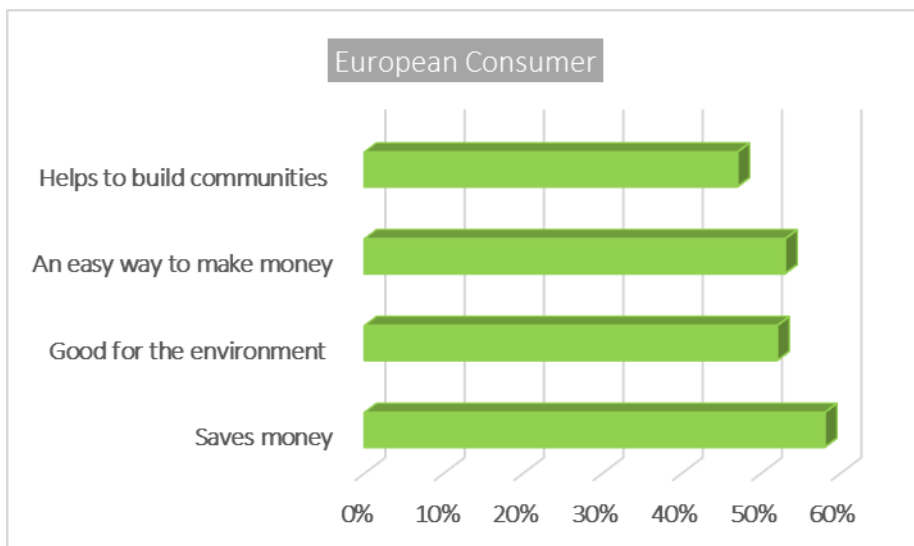
Botsman and Rogers (2010) argue that the collaborative economy is seen as distribution, exchange, borrowing, renting and donation by a use of the network technologies on a large scale with the participation of various persons in the economy.

Five years after his first publication, Botsman (2015) claims that companies in that segment are expanding their field of activity in the Internet with the support of society. Thus, they show continuous growth that changes consumption, while costs and requirements for consumers go down due to their use of digital platforms. As Botsman and Rogers (2010) and Botsman (2015) define, the following two elements exist: digital platforms and a variety of participants, not solely individuals but also organisations. Another component known within the collaborative economy concept is collective action.

The collaborative economy is necessarily collectively, while normal consumption can be a single activity that exists only for an individual. Considered that the collaborative economy cannot be viewed only as simple commercial consumption, but also as consumption of collective acts that encourage the creation of a connection between individual and public collectively, which manifests itself in aspects of consumption. The connection also appears constantly and structured in a community life (Laamanen, Wahlen, & Campana, 2015). As stated by Mohlmann (2015), people's actions are based on moral reasoning, wherein aiming to maximize utility, save costs, or minimize transaction costs. In this sense, people are looking for ways to cooperate with each other, and this is logical.

PwC (2016) in their research for the European Union Commission estimated that the collaborative economy generated revenues of nearly €4bn and facilitated €28bn of transactions within Europe in 2015 and this number can rise up to €335bn by 2025. According to ING International Survey (2015), the main factors that induce European consumers to engage in the collaborative economy are saving money (58%), a possibility to have extra profit (53%), caring for the environment (52%) and community building (47%).

Figure 1: Factors influencing participation in the collaborative economy in Europe



Source: ING International Survey (2015)

Describing the boundaries between the sharing economy and the collaborative economy, there are two models in literature: one is based on access and another on the transfer. When private and commercial resource owners make them open to others, they define the exchange model as being based on access. It has differences in evaluating the perception of such a thing as property, (Bardhi & Eckhardt, 2012), open access does not mean a transfer of ownership or joint ownership, but consumer is allowed to use product (Belk, 2010). Access can also be provided by joining clubs or organisations where a variety of products can be shared. Access-based consumption differs from traditional leasing as a process that is possible exclusively via the Internet, which makes its collaborative and not always through the intermediation of the market alone (Bardhi & Eckhardt, 2012).

Another sharing model in the literature is the transfer of ownership. This can occur through sharing, which denotes action, such as communities for exchanging books or toys, in some cases with acts of transfer. Like exchanges, donations do not necessarily imply receiving something in return (action

without reciprocity). However, many members of society are clearly not interested in receiving something in return, but in practice, they do not refuse mutual benefits. And what is a mutual benefit is sharing that provides a mutual advantage (Corciolani & Dalli, 2014). Gift giving usually occurs on special occasions, for example, ceremonies, parties or events. This is a reciprocal act that strengthens the idea of the exchange of goods (Corciolani & Dalli, 2014). Thus, the donation, as well as the exchange, takes place, and this leads to interaction. Similarly, the act of transfer, called donation, is one of the ways of transferring (Belk, 1976; Sherry, 1983). Therefore, we can define different types of sharing.

It can be said that the sharing economy and the collaborative economy are based on the same sharing principle, based on access or transfer. A rethinking of behaviour in traditional markets takes place such as rent, lending in an alternative form of the economy, seeking to take advantages of their underused assets. The collaborative economy appears to be inside the sharing economy, defining more clearly the conditions in which the acquisition and distribution of resources for consumption are coordinated for remuneration or other compensation. Finally, that is how digital platforms are set up - in a way that participants or organisations work together producing joint actions. Although above-mentioned actions can occur without the mediation of technology, technology is only a scale in the sharing economy (Selloni, 2017).

Table 1: Definitions of the terms the sharing and collaborative economies

AUTHOR, YEAR	DEFINITION OF THE SHARING ECONOMY	DEFINITION OF THE COLLABORATIVE ECONOMY
Botsman and Rogers (2010)	An economic model based on sharing underutilised assets, from spaces to skills to items for monetary or non-monetary benefits. It is currently talked about mainly in relation to P2P marketplaces, but equal opportunity also lies in the B2C models.	An economy built on distributed networks of connected individuals and communities versus centralised institutions, transforming how we can produce, consume, finance, and learn. It has four key components: production, consumption, finance and education.
Kennedy (2016)	It is a socio-technical system established to exchange goods and services. Sharing as an economy, as a scale distribution model, and as a method to intensify social relations.	Characterized as the set of services that allows private and commercial owners of specific resources to make them available to others.
Selloni (2017)	Based on the principle of sharing, whether it is based on access or transfer.	It is within the sharing economy, more clearly defining conditions, where the acquisition and distribution of resources for consumption purposes is coordinated through a fee or other types of compensation.

Source: Own elaboration

A more accurate definition of the sharing economy is a definition of Botsman and Rogers (2010): “An economic model based on sharing underused assets from space to skills and items for monetary and non-monetary benefits.”

For the collaborative economy, a more accurate definition is the definition of Selloni (2017): “The collaborative economy is within the sharing economy, more clearly defining the conditions in which the acquisition and distribution of resources for consumption are coordinated for remuneration or other compensation”.

Analysing the existing literature to understand the difference between the sharing economy and the collaborative economy, it can be seen that the authors usually explore this concept as a whole, without focusing on its classification. Many studies use a specificity approach on some platform, which

allows sharing, in fact, the conceptually collaborative economy (or one of its types). The classification for the collaborative economy was proposed by Botsman & Rogers (2010) using examples from the collaborative economy and shows three types of systems:

1. Product service systems that allow companies to offer products in return for selling them as products. Products that are privately owned can be shared or leased. These systems are designed to provide product benefits without a need to own them;

2. Redistribution markets, that used or sold goods, are moved from places where they are no longer needed to place where they are needed. Some offers may be free;

3. A joint lifestyle - people with similar needs communicate in order to exchange, as well as to exchange intangible assets such as time, space, skills and money. This type of exchanges occurs mainly at the local level. A collaborative lifestyle occurs on a global scale, and in activities like renting as well.

To differentiate consumption approaches, Bardhi and Eckhardt (2012) point out specific parameters and explains them. Those parameters are:

1. **Temporary nature:** consumption, even when shared, sometimes permits long-term interactions with an object that indicates product ownership. Generally, this interaction relates to access. Inside this parameter, there are variations that can arise in two different ways: access is possible for a short period, such as daily car or hotel room rental, or it can be a long-lasting access, for example, joining communities or clubs. It should be mentioned that with long-term access consumers may develop a sense of ownership for an item because having something in possession for a long time leads to a sense of ownership; although, in reality, a property is not ours;

2. **Anonymity:** a model of attitudes and behaviour among purchasers can come in two unique ways. In the primary case, access may vary in interpersonal connections, since a context of use may be private or open to public. In secondary case, access may be anonymous, as consumers have an exclusive access to objects of consumption, such as cars or hotels, and they do not need to interact with each other. In other cases, access is naturally social, when an object is used in a public context, or consumption is actually divided, for instance, with housing, where the consumer remains for as long as the owner is not there during the same period;

3. **Market mediation:** types of access can vary in market levels of mediation, from profit to non-profit. A non-profit organisation based on consumer access offers a peer-to-peer exchange and sharing when consumers gain access to facilities and services that belong to other consumers by a use of technology. Other access is more dependent on market mediation and, normally, emphasized by a profit motive from such an economic exchange. For example, a car exchange, online borrowing of movies and serials (Netflix), home or premises rental (Airbnb);

4. **Customer engagement:** this parameter is related to the level of consumer participation during consumption. They may have limited participation, as in a case with traditional rental services, for example, hotels or ample participation like in a case of carpooling or other goods that can have different consequences that are related to the nature of access control;

5. **Type of access to the object:** two fundamental differences are defined. The first difference relates to the nature of access, which can change if an object is available experimentally, for example, painting in an art museum, or functionally, such as a shared bicycle. The second difference relates to the

distinction between material and non-material objects. In some contexts of access, an object to which access is irrelevant, especially if it has a digital format, like music or file sharing;

6. **Political buyer:** this aspect provides the consumer with a choice as a political tool and use of market-based policy actions.

Some consumers choose the way they consume as a strategy for shaping and promoting their ideological interests within the society, business and political views. Renouncement of ownership in order to join the economic access activities can be a reflective signalling strategy, a way to sustain consumption.

Schor (2015) suggests a classification based on two aspects: platform orientation — profitable or non-profit, and market structure — peer-to-peer (P2P) or business-to-people (B2P).

The websites were analysed under different angles and grouped according to their exchange performance and the presence or absence of money.

An overview of the available services (in the amount of 254), the collaborative economy demonstrates the following classification (Hamari, Sjöklint, & Ukkonen, 2015):

1. On access to the property there are rental services, where financial operations are conducted (131 services) and on lending, where financial transactions are not conducted (60 services)
2. On exchange services, transfer of property, where financial transactions are not conducted (59 services), donations, where financial transactions

are not conducted (59 services), the purchase of used things, where financial transactions are conducted (51 services).

Changes in consumer behaviour online also reflect qualitative changes in their work, called online innovations based on consumers. To evaluate this phenomenon, Kozinets, Hemetsberger, & Schau (2015) proposed the interpretation and classification of various online creative methods:

1. Guidance on collective innovations: some communities deliberately focus on achieving specific innovative results and other specific goals that are privately owned; in other communities, this innovation is a consequence of additional online activities, which are usually identified with lifestyle, interests, leisure activities, or just a chasing of common customer interests;

2. A centralisation of collective innovations: generally, several individual consumers, possibly even one, contribute to most of the total contribution distributed among a major number of employees. Others can make a small contribution to the project, but the cumulative contribution may ultimately have a huge importance. The described literature provides a relative analysis of definitions and attributes of the sharing economy and the collaborative economy and also helps in identifying examples of websites for use in the analysis.

The path to classification is defined in a set of characteristics of the sharing economy and its various manifestations, which are the identifiers based on research of features of the sharing economy and the collaborative economy.

Such features are presented in the table 2.

Table 2: The characteristics of the sharing and the collaborative economies

SHARING ECONOMY CHARACTERISTICS	CHARACTERISTIC TYPES
Platform type	- interfering - these are platforms that interact in the process of transfer and have mandatory actions; otherwise the transfer does not occur - intermediate - these are platforms that are not involved in the transfer process, but act as a communication tool, associated only with interested parties
Sharing model	- models that provide only access, and the client is provided only with use - models that can transfer possession of goods
Types of sharing	- rent - lending - exchange - donation - purchase of used goods
Market structure	- with P2P use is carried out between individuals, one of whom is the only owner - with B2P products belong to the company and are distributed by different people
General character	- experimental, when the consumer has an indirect experience with the goods - functional, when there is a direct experience with the goods
Financial deal	- presence of a financial transaction - lack of financial transaction
Duration of sharing	- long term - short term
Consumer anonymity	- exceptional participation - social participation
Consumer participation	- high level of participation - low level of participation
Political influence	- use as a political promotion strategy
Collective innovation	- focused when consumers orientated on innovative goals - innovations are the efforts of only one part of the parties involved

Source: Petrini, Freitas, & Silveira (2017)

1. **Platform type:** since the shared consumption is largely mediated by online information systems, one of the identifying characteristics is a type of the platform (Hamari, Sjöklint, & Ukkonen, 2015). Platforms that cooperate during the transfer process have obligatory actions; otherwise, the exchange does not happen. For instance, in the event of a money related exchange, remuneration processes are managed via online platforms and managed by legal aspects (Botsman & Rogers, 2010). These platforms are

called interfering. At the same time, those platforms that are not involved in that process act as a communication tool associated only with interested parties (Botsman & Rogers, 2010). They are called intermediate platforms.

2. **Sharing model:** there are two subsections for the sharing model: those that provide only access, and a customer is granted only with use, and those that can transfer ownership of goods (Bardhi & Eckhardt, 2012; Belk, 2010).
3. **Types of sharing:** types of sharing can have different categories that describe the methods of exchange: rent, lending, exchange, purchase of used goods and donation (Belk, 2010; Corciolani & Dalli, 2014; Hamari, Sjöklint, & Ukkonen, 2015).
4. **Market structure:** this characteristic refers to the ownership of shared goods. In P2P models, the sharing of goods or services is carried out between individuals, one of whom is a sole owner. In B2P, the goods are owned by a company and distributed to different people (Schor, 2015).
5. **General character:** it can be experimental when a consumer has indirect experience with goods and functional when a consumer has direct experience with goods (Bardhi & Eckhardt, 2012).
6. **Financial transaction:** a characteristic that is related to the presence of a financial transaction, but at the same time it can be absent (Bardhi & Eckhardt, 2012; Hamari, Sjöklint, & Ukkonen, 2012; Schor, 2015).
7. **Duration of sharing:** period can be a long-term, denoting an ownership or an association, or a short-term (Bardhi & Eckhardt, 2012).

8. **Consumer anonymity:** it shows a customer participation rate in consumption and their desire to build relationships. The rate is associated with consumer choice for exclusive or social participation. There are situations where a consumer may name himself, which makes anonymity impossible (Bardhi & Eckhardt, 2012).
9. **Consumer participation:** it shows the responsibility of a customer regarding consumption and intention to participate. He can choose a high level or a low level of commitment and relationships.
10. **Political influence:** it refers to a customer choice as to political tool. It is possible to use the strategy of political advancement with a help of collective choice.
11. **Collective innovations:** they can be focused, when consumers focus on innovative goals, in which they participate during consumption, or when innovations are the efforts of only one part of the parties involved in the system; usually they are the creators (Kozinets, Hemetsberger, & Schau, 2008).

The analysis and grouping of collective consumer sites are based on similarities and differences. For this, a description of 24 categories of collective consumption proposed by Botsman and Rogers (2010) was prepared, and for each category three websites were identified.

The websites were selected according to the principles as well as examples for each category submitted by Botsman and Rogers (2010).

A total of 72 websites according to their categories:

Table 3: Analysed websites

Use of cars	Zascar, HourCar, Zipcar
Car rental	Relayrides, Getaraund, Spride
Use of bicycles	Bixi, Itaú, B-Cycle
General trips	ZimRide, GoCarShare, Karzoo
Rental of toys	Girafun, Rent That Toy, Baby Plays
Book rental	CampusBookRentals, Gobooks, Chegg
Fashionable goods for rent	BoBags, Fashion Hire, DressedUp
Movie Supply	Netflix, NetNow, Lend Around
Rental of available objects	Getable, Rentstuff, Rentcycle
Online trading	Mercado Livre, EBay, Gumtree
Exchange	FreeCycle, Descola Aj, Xcambo
Used electronics	OLX, Bom Negócio, Around Again
Second-hand books	Estante Virtual, Paperbackswap, Livra Livros
Used toys	Toy Swap, Swap it Baby, Mumswap
Second-hand clothes	99 Dresses, Retroca, BigWardrobe
Used DVDs, CDs, games	Netcyclar, Swapsity, Swap
Room rental	Airbnb, Bed and Fed, Roomorama
Sharing services	OurGoods, BarterCard, TaskRabbit
Crowdfunding	Catarse, Movere, Starstomegood
Skills	Skillshare, Tradeschool, Tourboarding
Knowledge sharing	Techshop, 3rdSpaceStudio, Wikipedia
Amusement rides	Caroneiros, Snappcar, Carona Brasil
Food Exchange	Eat With Me, HouseFed, Lourish

Source: Botsman and Rogers (2010)

According to the categories presented by Botsman and Rogers (2010), the websites should be further classified according to the characteristics presented above. Using all the characteristics it is difficult to identify the specific groups from the examples given in order to get the classification. Therefore, various combinations of characteristics should be used. A review of such combinations

has shown that some of them give rise to more limited groups. This, as well as scientific literature, has demonstrated which characteristics are the most common and how it would be easier to identify them. Thereby, four main characteristics were indicated: platform type, exchange model, market structure and financial transactions.

The two characteristics of the examined websites were the same. These are platform types and financial transactions. In majority of cases, if a monetary transaction presents, then it originates from a robust platform. While in other cases, for instance, GoCarShare, the presence of financial transactions on intermediary platforms takes place directly between the participants without an intervention of the platform. Two sharing models, access and transfer, were recognised in two market structures: P2P and B2P. Finally, the absence of a B2P market was determined due to the lack of financial transactions.

Therefore, three main types are defined - new business models, business restructuring and exchange of ideas.

However, before continuing we should clear understand what the definition of a business model is. With regards to Harvard Business Review (2015), a business model can be portrayed as a consequential mapping of how an organisation functions at all its dimensions, and, in particular, how it guarantees sales and revenue. The term gained a prevalence with the emergence of a PC and an introduction of a newer and a better business model into a current market is the determination of a disruptive innovation by offering not only better, but cheaper and accessible products or services.

In all basic types, examples of three types proposed by Botsman & Rogers (2010) can be found: product service systems, redistribution markets and joint lifestyle. The classification proposed by them is significantly associated with only

one of the characteristics — these are general models. In the system of services, which includes the transformation of goods in the process of exploitation, the access model is determined. In the redistribution markets, which is characterised by the reuse of used products on the market, the presence of the transfer exchange model is determined. In a joint lifestyle, two sharing models are also defined.

The restructured business and the main types of new business models describe the presence of financial transactions with the participation of the platforms since they vary in market structure. Whilst the first puts together organisations with consumers, the second puts together people with each other.

The restructured business is presented when the market structure is B2P. Here stand out models, where traditional market models are rethought and put on more flexible forms of marketing, like Daimler AG (Car2Go Europe) of the Europcar Group, which operates in the car rental business. Car2Go depends on the concept of vehicle sharing. The car exchange has the same vehicle rental framework as traditional car rental, yet it offers a shorter rental time when a vehicle is leased just for a couple of hours or a day, and at significantly lower costs, including fuel and insurance. Other examples of this type are Amazon Prime (film and serial sharing), JustPark (sharing of parking slots) and Estante (used book sale). This type is additionally characterised by access underscore as a sharing model, and some websites and applications use underused assets in their business. The Estante website is a special case here, because its exchange model - transfer and assets are underloaded. The strategic plan centres around the reuse and reintegration of utilised books, thereby occurs the connection of stores that are selling used books and individuals.

This type of new business model is called this way because new players are clearly emerging in traditional fields, such as AirBnb in the tourism sector or Uber in the transport sector. In this type of sharing model, access and transfer are presented in a balanced way.

A good demonstration of access is the Relayrides, a solution for vehicle sharing between peers. It puts in touch individuals who want to submit their cars on the company's website and those who are looking for transport. The proprietor of the car indicates the amount he would like to receive and periods when the vehicle will be available. The website connects those who are interested in using the closest located car. When a vehicle is rented, 75% of the cost is sent to the car owner, and the rest remains for RelayRides, as a charge for the services provided. RelayRides receives payment; transfers money to the car owner, and, in addition, the company is responsible for accident insurance.

A demonstration of transfer is the Kickstarter website, a crowdfunding platform, where the requested amount is achieved or exceeded. The project holder receives the funded money only if the campaign receives the need amount and succeed. Kickstarter, in that case, will get a payment in 5% from each funder for processing the transaction. If the project does not reach a stated goal, then neither the project holder nor Kickstarter itself receives any profit.

An ideal type of sharing model shows what Botsman & Rogers (2010) refers to as the joint lifestyle, and it is close to what is called the best alternative to conscious consumption. It characterises the absence of a financial transaction in the P2P market structure, an adoption of a transfer-based exchange model, such as an offer of donation to FreeCycle, Fon – community network for the

exchange of Wi-Fi, Swapsity - a timely exchange of goods and services and a knowledge sharing from OurGoods or Wikipedia.

An example of a transfer is the Freecycle, which is the website for items to be thrown away. Its members list the items that they want to give away, wherein the items are still in a good condition for use, and interested members request the item through the site. Wikipedia can be presented as an example of access, the encyclopaedia voluntarily written by participants that anyone can become. The website also allows editing the text to several people, thereby providing access to knowledge. This type encompasses a model where business is overcome, and a way of living is perceived, and a culture based on sharing is considered. In this case, consumption becomes a collective action. Therefore, it includes the moral characteristics of the economy, such as friendly cooperation, help to others, mutual aid, and especially sharing (Molz, 2013). This is the basis for its definition.

2.3. Discussions and conclusions regarding the sharing economy and the collaborative economy

According to Petrini, Freitas, and Silveira (2017), the classification based on the scientific literature identifies three main types: exchange of ideas, new business models and restructured business. They show a true role in the sharing economy.

On the one hand, to achieve stability of the development of society, the sharing economy can serve as a guideline or a way to achieve it (Heinrichs, 2013). This is an economic movement that supports alternative models, in contrast to the generally accepted ones. These alternative models are driven by an increased interest in environmental awareness in conjunction with the

ubiquitous Internet (Cohen & Kietzmann, 2014). Thus, the sharing economy can also be seen as an opportunity for a new business that appeals to an environmentally conscious audience, as an incentive for new forms of consumption, driven by consumer choice (Kopnina, 2017). Anyway, exists a social and economic component that shows how people meet their needs (Botsman, 2015). On the other hand, there are studies that demonstrate that there are ways using the sharing economy. Martin (2016) raises the controversial question about the essence of the sharing economy and suggests that such a movement is a potential way to achieve sustainability or the development of neoliberalism. The role of this “new economy” is becoming more and more controversial and paradoxical, since sharing economy models also carry unintended negative side effects that are hardly noticeable and are often ignored (Verboven & Vanherck 2016; Zwickl, 2016).

It is assumed that the sharing economy is a way to a stable and more sustainable type of consuming; moreover, the restructured business type deviates more and more from this assumption, given the motives for its existence. According to Martin (2016), the sharing economy can be characterised as an innovation niche among socio-technical systems, decentralisation and destruction of previously created socio-technical and economic structures. That to say, as an innovative niche, the sharing economy should have an opportunity to transform into the medium term and more developed social structures. In this sense, it is not obvious that the models, the market structure of which can be characterised as B2P, “B” - are representatives of the previously created organisations, can be considered as an innovation niche.

Evidence of this can be found in the above-demonstrated results, where only in P2P business models are found guidelines for collective innovation, as

was indicated by Kozinets, Hemetsberger, and Schau (2008). Moreover, in this kind of less analysed sites, underused resources are utilised in their business, which meets the ecological mindfulness in consumption. An exception is the Estante Virtual website, which sells used books, i.e. reused, by linking stores that offer second-hand books to individuals, instead of selling books straightforwardly between individuals. Nonetheless, such models are yet accepted as components of the sharing economy, as they provide the necessary resources in rent for a shorter timeframe and at lower costs. These favourable circumstances have become reality thanks to technological platforms, which make it possible to obtain a large increase in the interest of participants.

For instance, in the vehicle sharing industry, a company can serve several customers in one day, thus, the cost of car maintenance is effectively shared among them.

On the one hand, a type of new business models is viewed as a form of enhancing a movement to the neoliberal paradigm, where the platform has a revenue generation that leads to economic development. On the other hand, these platforms also fit into the economic system of networks that give underutilised items and services to individuals (P2P). Hereby, new models create joint offers more helpful and, clearly, increasingly important, to ensure widespread and use of the collaborative economy.

Barnes and Mattsson (2016) note that the main catalysts that determine the growth of the collaborative economy are economic, regulated by monetary issues and a desire to accumulate budget, and technologic due to the spread of cell phones and global computer networks, as well as by changes in social and cultural viewpoints. Unfortunately, now sustainability issues are not particularly

important for the collaborative economy. In other words, such enterprises do not depend on sustainability and responsible use of resources.

At last, these two types are identified with the problems of making a profit, expanding the long-established business and the appearance of new business models dependent on innovations and driving traditional institutions to the sharing economy. As indicated by Cusumano (2014), to guarantee their attractiveness and effectiveness, institutions that operate on a traditional economic model must decide their capabilities and adapt to the requirements of an intelligent society. Another significant component that is presented in these types is minimal spending on needs that is associated with global accessibility. Consequently, even with a tendentiousness orientated on the monetary component, such kinds of sharing economy allow more and more individuals to have accession to great services. Nonetheless, although it becomes somewhere paradoxical, the establishment of these commercial platforms is contributing to the fast extension of the sharing economy.

Joint consumption is an ideal type for those who understand the influence of interpersonal and cultural relations in the sharing economy, because people separated by culture, needs, requirements are really involved in the process of forming relationships (Zelizer, 2016).

The behaviour of individuals is influenced by the fact that they find new open “doors” that create social reconciliation, salary and access to resources that have not been accessible in their lives until a specific point (Dillahunt & Malone, 2015).

As per Baumard, André, and Sperber (2013), individuals do not work together simply like that; they do it when there is a joint advantage, and when both sides understand this advantage; and all the processes are built on around

the collective accomplishment of those benefits. Collaboration brings common benefits to individuals who are most involved, and along these lines rewarded for their diligence. The more power and effort we invest in something, the more valuable and significant we will get. A large number of sites, categorised in this type, permit reuse and reintegration of merchandise, and not only give access to difficult to reach products but also contribute to joint advantages by decreasing superfluous of articles. Thus, in society sustainability is created as an outcome of this model since it limits the quantity of new manufactured items.

In other words, joint consumption type seems to be the best alternative to traditional models, limited by the increase in environmental problems, the achievement of sustainability of results, and the sharing economy serves here as an orientation.

The sharing economy began with positive potential, using social connections to ensure access to goods and services, as well as preserving the environment. After the expansion of this process, some types of the sharing economy have turned out to be more monetarily oriented, simply repeating the usual capitalist system, and every time moving away from the potential that originally generated and gave an impulse to them. According to Schor (2015), non-profit platforms are usually created at the community level and, thus, limit themselves. Is it necessary to retain the initial potential when platforms ought to stay at the community level? Assuming this is a case, will they outlive then? This is too early to talk about. From one point of view, there is a possibility to harmonise growth and reduce the “wild” economy. From another point of view, the cooperation of everything that was originally thought of as transformation and social mobilisation can help.

A need for classification is to better understand the various models attributed to terms that are becoming more common. For this, we have to distinguish the exact meaning of the ideas of the sharing economy and the collaborative economy, terms that are often associated and used, and sometimes they mutually replace each other.

The sharing economy can be defined as a monetary framework dependent on the sharing of resources. Resources such as items, services, place, financial contribution, or learning, regardless of whether they are accessed or transferred, are paid for or not. The collaborative economy is a term similar to the sharing economy, but more limited in the quality of the environment where consumption is distributed. It applies to digital platforms through which members or companies share underutilized assets. People interact when they take on the job of the two - purchasers and providers, in the collaborative economy.

Scientific literature made it possible to recognise and highlight the 3 main characteristics pertained to both concepts and they are the type of platform, financial operations and market structure. Moreover, 3 types have been also identified - new business models, the restructured business and the exchange of ideas that make up the classification structure. In addition, the ideas of the sharing economy and the collaborative economy were defined and separated.

The definitions of these concepts allow organisations to better understand who their rivals are and to choose an adequate position in the sharing economy. As an example, we can think of car exchanges that can take place not only by hiring a car from a company, for example, Zipcar, but also between participants of the same level, from individual to individual, such as Relayrides. Such organisations have their main business on a technology

platform, which organizes communications and represents the interests of those who want to rent and those who want to provide their car, although it is a completely different business model. For some car would play the crucial role in the decision making and hiring process, when for other person it would be a platform and easy access to it, but both will compete with each other.

Furthermore, other ways are possible to draw up the classification, for example, the Estante business model. This website is a type of a new business model. Nevertheless, it is classified as a restructured business, considering its market structure, where organisations are connected - shops selling used books to individuals-readers. This shows that there are other possible classifications that can be detected when the growth of the analysed object occurs.

If organizations are viewed as units for analysis, then some types have greater potential for innovation, and for overcoming current social and technical frameworks. Some present boundaries and difficulties are identical despite of the type. Either the secondary effects of access may appear noticeably in any of the types. For instance, consumers who used to travelled by bus or by metro, now use car share services as they became more affordable or sometimes even cost equal amount, and such a switch ultimately cause a growth of environment pollution into the atmosphere.

If we consider individuals as units for analysis, then each type has its own consumer profile, and this is in a certain way correlated with a change in the socio-cultural role of consumption. Different consumption conditions can affect the consumer, his dominant values, attitude and behaviour when using the collaborative economy or the sharing economy. All these questions deserve further study.

3. Methodology

In the process of working on this diploma, the most relied on methods were the following: theoretical analysis, study of materials of scientific and periodical issues, documentary analysis as well as reports of European organisation and consulting companies. Analysis allowed to decompose the concepts of the sharing and collaborative economies into units and consider in detail the separate parts of these elements in order to identify the main characteristics and processes of each definition, while the comparison methods made possible to recognise differences and similarities of these two phenomena.

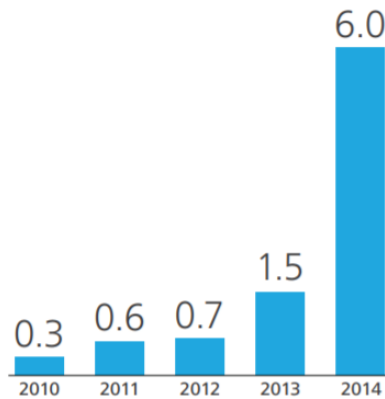
The system-structural technique contributed to the understanding of the current state of the sharing economy and the collaborative economy, which made it possible to define tendencies of their development and at some point, forecast a future dynamism of these concepts.

4. Analysis of Swiss start-up companies regarding their association with the sharing economy or the collaborative economy

The term “start-up”, which has become popular recently, is often understood and interpreted incorrectly as well. Thousands of companies are opened annually around the world, and only a small part of them are indeed the start-ups. According to co-CEO of Warby Parker Neil Blumenthal (2013): “A startup is a company that works to solve a problem when a solution is not obvious, and success is not guaranteed”. Ordinary businesses are based on certainty and predictability, while the future of a new start-up is very uncertain - a new idea should grope the right path and find a wide target audience. Most start-ups in the world are represented in the field of IT. The ability to grow without geographic restrictions that is what distinguishes a start-up from a small business.

As it was mentioned in the previous section of this work, the sharing economy is a new phenomenon and, certainly, the future is behind this market economy model that is why investments in the sharing economy start-ups are increasing every year. Large global corporations, like Google, in recent years, has invested a lot in the start-ups. Annual worldwide investment in the sharing economy start-ups raised from \$300 million in 2010 to \$6 billion in 2014 and continue raising every year (Deloitte, 2015).

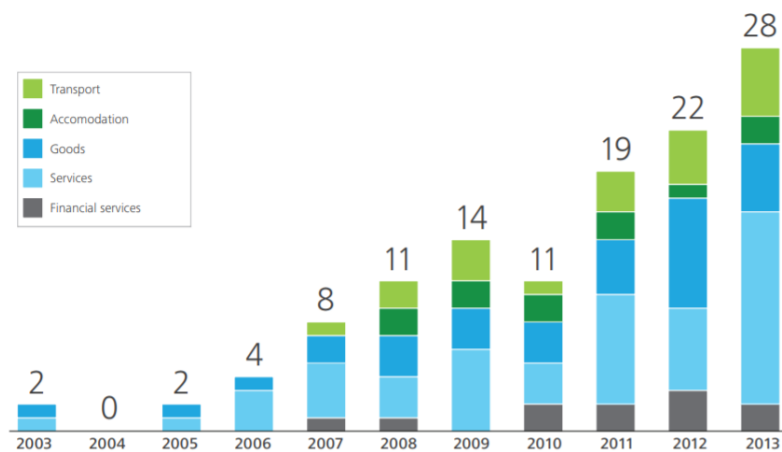
Figure 2: Start-up finance (US\$)



Source: Deloitte (2015)

Switzerland is one of the most developed and economically stable countries in the world: its government and environment support ambitious entrepreneurs and promote the expansion of start-ups. From the figure 3, it can be seen what a drastic growth of the start-up companies took place in Switzerland for the last ten years, starting 2003 when the sharing economy just started to become a part of our daily life. Nowadays, there are a few well-known Swiss sharing economy platforms that have already expanded their practices abroad, for instance, Mila, Parku, Sharoo and Housetrip.

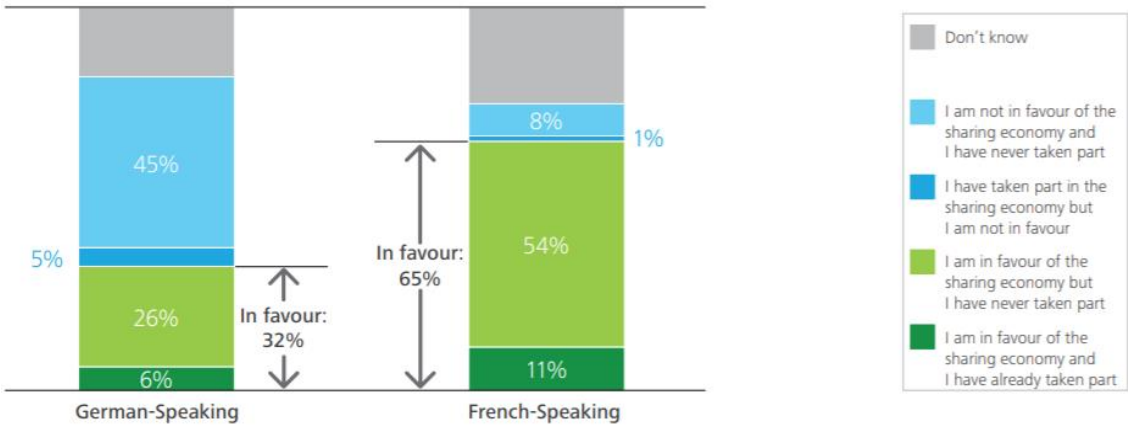
Figure 3: Swiss sharing economy start-ups



Source: Deloitte (2015)

According to research conducted by Deloitte (2015), more than 60% of Swiss consumers are engaged in the rental of property, goods and services through the sharing economy platforms, this figure is 10% higher than in the United States of America. Furthermore, it is also important to consider that Switzerland is divided into two nominal parts: French and German. In concordance with the numbers provided by Deloitte (2015), 65% of the French-speaking citizens of the country are in favour of the sharing economy while only 32% of German citizens support it.

Figure 4: Consumer attitude by language region



Source: Deloitte (2015)

However, there are some limits that do not allow Swiss start-up companies to develop at their full extent. The first limit that should be mentioned is a lack of funding. Unfortunately, unlike the USA, Switzerland enterprises are not yet ready to be open to new business opportunities by investing in the sharing economy and by providing financial support to new entrepreneurs. Swiss giants like Nestlé, Migros, Swisscom and Mobiliar began to show some interest, but it is not enough for a greater leap. A rather small market and comparatively high labour and production costs are among other

limits that should be improved by means of outsourcing or extension to other counties.

In this part of the work, we will examine Swiss start-up companies on their activity position in relation to the sharing economy and determine their belonging to the sharing economy or to the collaborative economy, according to the classifications discussed above.

4.1. Free Walk Switzerland is a non-profit organization that unites free walking tours in Switzerland (<http://www.freewalk.ch/geneva/dates.php>)

Free Walk Switzerland is an informative and entertaining tour without prepayment. However, tours involve tips and it is possible to determine in advance the possible costs. All tour guides are local volunteers who love their cities and consider it necessary to share their knowledge.

The association considers its mission to give everyone an opportunity to discover Switzerland using the knowledge and opinion of the locals. There are many people who love Switzerland and want to share their passion with others. In Switzerland, there is a lot that you can see and experience, and at the same time, many aspects can be missed when visiting cities on your own.

Fulfilling its mission, the organization offers free walking tours in 9 cities, and besides, it gives an opportunity to those who are physically unable to take part in tours to do this using the latest technology.

This may be, for example, elderly people in a nursing home, who can use live broadcasts of tours conducted by local guides. Walking tours are free and tips are optional.

Free Walk Switzerland is a young, dynamic and local, but at the same time a globally connected project. They conduct free walking tours throughout Switzerland and receive excellent reviews from their guests, who consider the excursions instructive and interesting. Furthermore, they are constantly looking for dynamic, open-minded people with good knowledge of English language to further develop such free walking tours in Switzerland.

They began to organize free walking tours in Zurich in 2013. The main goal was to show Switzerland through the eyes of the locals.

Describing the affiliation of Free Walk Switzerland, we can say that this start-up company belongs to the intermediate platform since it performs as a communication tool associated between interested parties. Financial transactions are not made here, although optionally tips would be welcomed. The structure of the market can be described as P2P.

The type of this project can be defined as a joint lifestyle since in this case consumption includes the moral characterisation of the economy, such as friendly cooperation.

Based on the classification, it can be concluded that Free Walk Switzerland belongs to the sharing economy type.

4.2. Pick your own flowers or fruits - Swiss family farms offer to choose flowers or fruits you like and leave money in the box at the exit (<https://www.milleetunefleurs.com/>, <https://eichmatthof.ch/arbeit-im-blumenfeld-2/>, <http://buuchihof.ch/blumenundlounges.html>)

When a person sees a field of flowers in Switzerland, it makes him happy. Especially when he sees a sign next to the field that he can pick up and cut

flowers himself, what brings more feelings to each person when he creates his own bouquet. There are quite many local growers in Switzerland with fields where we can buy lilies and other flowering plants that would suit our taste.

The process is a very simply: we choose flowers or fruits we like and leave money in the box at the exit. However, we will be concentrated on the flowers.

There are plants that are typical for different seasons. Tulips mean it is spring, lilies say it is summer and sunflowers are reminiscent of autumn.

Before we start cutting flowers at our will, we should find out a price for the stem. Normally the price is indicated on the pointer next to the field. Recently, the price for a lily there was CHF 2 or at a reduced rate of CHF 20 for a bouquet of 12 pieces. It is the best to pick flowers early in the morning or in cool cloudy weather when the flowers are still half open and show their colour.

Next to the self-service point, there is a set of knives for cutting flowers. We can also cut flowers and remove unwanted leaves on the spot.

Farms in Switzerland rely on the conscience of visitors. There are no assistants to who the amount must be paid, so a box should be found to put money in it.

There are a lot of farms all over Switzerland, so we can always arrange for ourselves and our friends a pleasant time or create our bouquet or gather fresh fruits for breakfast. On this website <https://www.selberpfluecken.ch/> all the locations are available.

Describing the identity of “Pick your own flower”, one can say that these companies have a platform type - interfering, financial operations are made in place, and the market structure can be described as B2P. The type “self-cutting and collecting flowers” can be defined as a restructured business.

Based on the classification, it can be concluded that this service refers to the collaborative economy type.

4.3. Chimpy - a phone charger rent in the cities of Switzerland and Europe (<https://heychimp.com/de/produkt/>)

The Chimpy team seeks to become a leading battery company in Europe. The company cooperates with retailers, event organizers and shop owners to offer solar battery rental services as the fastest and most convenient solution for those in motion.

It is easy to rent a pre-charged Chimpy in any nearby location and return it to any other location.

The pre-charged Chimpy always comes with a cable for the main types of smartphones (iPhone, Samsung, HTC, etc.). Chimpy is always charged at 100% and contains 5000 mAh, which is enough to fully charge any smartphone, even if you use the phone while charging. Charging speed is the same as at home. A deposit is taken, when we rent device. It is fully refundable if charger, cable and label are not damaged, and normally Chimpy returns the deposit after a week.

The price includes a one-week rental. If the device is returned after more than 7 days, then the deposit for lateness is charged for the extra time. Moreover, Chimpy is pre-charged with 100% certified Swiss solar energy. To search for the nearest Chimpy point, an application must be used. The power bank can be paid by bank transfer. The rental price is €3, and the deposit is €16.00. Chimpy app notifies users if their battery is low.

Furthermore, Chimpy can be booked for events, festivals, conferences or parties.

Describing the belonging type of Chimpy, we can say that this start-up company relates to an interferes platform. Financial transactions are made via company and the market structure can be described as B2P. Chimpy type can be defined as the restructured business. Based on the classification, it can be concluded that Chimpy refers to the collaborative economy type.

4.4. Sharely is a platform for a rent of household items (<https://sharely.ch/>)

Company's slogan is "Rent instead of purchase". It is eco-friendly, since many items are rarely used, and for our own purposes, we can use items from our neighbours or people we actually do not know.

It is economical because it saves space and money; it is easier to rent what we need, and the other way around give on rent our own things, and this way earn a bit of money.

It is social because it connects people through the exchange of household items. You can rent and rent out effortlessly.

It is easy to rent. We simply should use a search button or a list of categories to search for an object we need. If something suitable is found, a rental request must be sent to a landlord. The landlord will confirm it, and after that, the item can be taken from him. Normally, people rent for a day, but an object can be rented for several weeks or months too. After the use, the object should be returned to the owner.

To put on rent our own property is also easy. At Sharely, we can rent items that we only use from time to time. In order to do this, we have to register each object, add its description and determine the rental price per day.

If Sharely user wants to rent our property, then a rental request will appear. The request should be confirmed or rejected, or we can simply let it expire since the request is valid for 48 hours. Thus, we can decide for ourselves who to rent, what and when.

Search queries help in finding the right items or objects. The query is created independently, where it is indicated what exactly is needed, and Sharely users in our area will immediately see this query. If they dispose of the corresponding object, they can download it, link it with our request, and we will receive a notification.

If the object is rented, the required amount is pre-paid directly to Sharely. 80% of the amount is paid to the owner directly to his bank account. Sharely registers renters and proprietors, accepts payment transactions, sends reminders, answers question and offers additional protection through insurance.

Sharely communication is centralised. Firstly, the company keeps users up to date with all actions on the platform via SMS or email reminders, so a rental request will not be missed. And, secondly, Sharely continuously sends notifications via a newsletter, Facebook and Twitter.

Security measures are in priority too. The company aims to be a local, peaceful and secure platform. It identifies and categories owners by means of SMS token, the rating system serves to increase trust among users, and each renter provides payment information according to Fairplay rules.

Persons who rent the objects must be assured that they are insured against any damage and Sharely insurance provides all this guarantee. All downloaded objects are automatically insured, and in case of any damage, the cost of repair or the current value of the object will be paid back. The renters

pay the insurance coverage amount when property is rented. Of course, Sharely insurance does not release tenants from the careful handling of objects.

In addition, confidentiality is respected. On the platform, only the name and objects are visible, all other information, such as last name or address, will be visible only after confirmation of the rent request. Moreover, data on payment methods is stored only outside the platform on the side of the payment processor.

Describing the involvement of Sharely, we can say that this start-up company belongs to the interfering platforms because it interacts in the process and has mandatory actions. Financial transactions are made, and they are managed through an online platform. The structure of the market can be described as B2P as well as P2P. The type of Sharely can be defined as a new business model.

Based on the classification, it can be concluded that Sharely refers to the collaborative economy company type.

4.5. SPLITSEAT - free platform for placing, renting and sharing seasonal tickets (<https://www.splitseat.ch/>)

SPLITSEAT is a secondary market portal from sports fans to sports fans. Free, transparent, honest, requiring minimal effort from the participants and offering many convenient features. Thanks to responsive web design, the platform can be used from any device.

SPLITSEAT brings together sports enthusiasts. With just a few mouse clicks, season ticket holders offer their places for one or several matches to other people or groups of people when they themselves cannot attend the

match for any reason. They themselves set the conditions, including transaction, refunds and any expenses. Interested sports fans, customers and friends can search and book tickets for matches of various sports available on SPLITSEAT. If we are lucky, we can even find a place for a sold-out match.

There are no auctions on the platform. The owner can specify a fixed fee for the match, but he is not required to do so. SPLITSEAT is an online agency service. All logistics related agreements (shipping and return) are made outside the platform between the parties involved.

Money through SPLITSEAT is not transferred. Any costs indicated by the holder are paid outside the platform by participating parties. Normally, the owner of the subscription decides whether to provide access to his subscription - to any person or only to persons he knows. Furthermore, the owner of the subscription can block one or several users, so that they cannot return to book his offers again.

When the owner and interested user agree on a transaction, the relevant data is sent to each party by email. The transfer and return of a subscription, as well as any financial compensation or deposit fee are managed outside of SPLITSEAT.

The company records and updates new leagues with their clubs and match schedules. This allows the subscription owner to easily access up-to-date information for each selected field and publish their information with just a few mouse clicks. The platform for sports fans is absolutely free. Both the owner and the user can register, create offers and book subscriptions at no cost to the platform or agency fees charged for placing subscriptions.

Everyone wins when unused card holder seats are used. The owner receives compensation, and the user can attend the match at an adequate

price. All those presented at the stadium support the sports clubs. People at the stadium consume, create the atmosphere and see the sponsor's logos.

SPLITSEAT supports Fairplay. The main task is a successful placement of the unused subscriptions. This means that SPLITSEAT is not a traditional ticketing platform, but an online service from a fan to fan.

A vendor is responsible for the correctness, availability and validity of the proposed offer. All information related to offers, in particular, the type of ticket and information about the place, is true. After the ticket is booked, it will be exchanged as agreed between the two parties at the specified time and date. The agreed fee is paid directly to the owner and the subscription will be returned to the owner at a previously agreed time after its use.

SPLITSEAT offers sports lovers a fair alternative to existing portals and official secondary ticket markets. No one wants to get rich at the expense of other sports fans due to excessive ticket prices. The company monitors prices and may limit them.

Data protection is performed. SPLITSEAT treats the personal data of registered users as confidential and guarantees compliance with all statutory data protection regulations.

Describing the involvement of SPLITSEAT, we can point out that this start-up company belongs to the intermediate platforms since it acts as a communication tool between interested parties. Financial transactions are not performed. The structure of the market can be described as P2P.

The type of SPLITSEAT can be defined as a joint lifestyle, since in this case, consumption includes the moral characterization of the economy, such as friendly cooperation and sharing.

Based on the classification, it can be concluded that SPLITSEAT refers to the sharing economy model.

4.6. ITis GmbH (WeeShare) - property and items sharing application

<https://www.weeshare.com/en/about>

Some people have cars, boats, or holiday homes that other people use between them. Other people share their outdoor equipment with friends. While others just want to save money by starting to share with others.

Coordinate booking requests and keep track of costs and expenses. Communicate with other users and let them know where the object is located. WeeShare allows to organise all the necessary nuances that people may need in order to share with other people.

WeeShare was created in 2011 as the epitome of the real sharing economy. According to the company creators, first of all, the sharing economy is not rent or lease, but sharing consumption, and WeeShare is a tool designed to achieve this goal. In addition, we can make money with WeeShare and not just from renting, but from sharing costs and expenses.

WeeShare can be contacted from anywhere in the world by using the website or by downloading WeeShare App to Android or iPhone. Here we can check product availability and add reservations, specify items' location, establish ways for fair cost allocation, track expenses and distribute them among users. There is a possibility to send messages to anyone who uses the platform in order to provide for interested user news or important information with notes.

The system supports bookings and reservations. Full accessibility is provided when booking or reservation are made. The reservation is created

through the calendar and all the participants get immediately informed. By blocking periods, it can be determined when an item or property is unavailable.

It is viable to make booking together with other participants so that the booking time is shared. Thus, later the costs can be distributed among participants.

All expenses are fairly distributed between co-users. The cost system allows automatically charge per hour or per kilometre. Furthermore, it is easy to share all or only the associated costs of the involved participants in the sharing process, such as fixing costs, insurance and purchases. The balance sheet will show whether we owe any amount to someone else or they owe something to us. All new expenses are displayed in chronological order in the private account of each user, so the overall picture is always visible.

Application allows to determine the exact location on the map so that the users can instantly find in real time what they are looking for to share. Access with WeeShare may be private or public, but the owner decides who uses his items with him.

If before people would demonstrate their material status by means of their vehicles, then to date this demonstration has become a thing of the past and cars now are subjects of sharing. Not so important anymore how fast it can go or what model it is, the fact is that people are more concerned about parking slots as well as their prices and availability. Year by year, vehicle exchange services grow in demand. Moreover, car sharing brings a great deal of economic benefits to inhabitants of the cities. If the car is bought between three, each participant in this case will spare two-thirds of the vehicle value, as all the additional expenses related to it, like registration fee, car protection from unforeseen accidents and annual maintenance, as all those costs are also

divided between 3. It is not surprising that so many people start to opt for this alternative way of co-sharing. For this WeeShare exists.

It is also possible to share an aircraft. Not everyone can afford a plane ticket, especially in a private plane. However, the license for private flight has recently also become quite affordable for non-professional pilots. However, when the studying and training are completed, the real flight problems arise - costs. The start-up provides a high-end cost sharing and communication instrument so even the expensive and luxury objects can be available for sharing.

With a few exceptions, everyone involved in private flights must connect with aviation communities to provide funding for such an expensive hobby. WeeShare gives pilots an ability to keep connections, availability and costs under control. Country houses or holiday apartments can also be shared.

The cost of our own boat or yacht can be huge. But also boat maintenance itself, port taxes and insurance can worth a fortune to the owner, that is why many yacht holders are trying to lower maintenance expenses by renting their yachts to others. At the same time, many people rent someone's yachts simply because they are unaffordable for them or because they live far away from the sea and can use it only seasonally. Either sides can reach optimal results by simply dividing the property at the lowest possible prices.

Generally, we find it difficult to divide the costs within a group of people: whether it is a co-habitation, travelling with friends or just a dinner in a restaurant. WeeShare accounting system is designed to meet all the above-mentioned required needs. Cost accounting and distribution can quickly become very complex, while a cost divider simplifies these complex processes.

Describing the affiliation of WeeShare, we can say that this start-up company belongs to the interfering platforms because it interacts in the process and has mandatory actions. The structure of the market can be described as P2P. WeeShare type can be defined as a new business model because it makes a profit from collecting fees for provided service.

Based on the classification, we can conclude that WeeShare refers to the collaborative economy type.

4.7. wy.by - booking service from workplaces, meeting rooms to campers and motorboats (<https://www.wyby.ch/>)

People propose their offers and enable their customers to book and pay directly via the Internet. Wy.by does not require expensive licenses or installation fees, works quickly, simply and inexpensively.

All bookings and orders can be viewed with one click. A quick search for specific reservations or filter reservations on certain criteria, which is a powerful tool for the customer service centre.

Rental objects are provided in a favourable light, using descriptions, attached documents and images. Selection criteria should be utilised to make searching and choosing processes an easy task for customers.

The system is suitable even for complex price models that use season, weekend prices, day and night prices, etc. We can manage them on wy.by, as well as simple pricing schemes based on duration, including additional fees.

An advantage of the Swiss data security standards allows customers not to worry about backup and data security. Data is stored on professional-level servers in Swiss data centres and permanently in a secondary data centre.

The renter uses the reservation system for free. The provider benefits from reduced fees for increased turnover. The commission is charged as a percentage of income for the month.

Describing the affiliation of wy.by, we can say that this start-up company belongs to the interfering platforms, because it interacts in the process and has mandatory actions. The structure of the market can be described as P2P. Type wy.by can be defined as a new business models since it makes a profit from collecting fees for the service provided.

Based on the classification, it can be concluded that wy.by refers to the collaborative economy.

4.8. Tryngo (<http://www.tryngo.ch/es/>)

Tryngo allows monetising underutilized facilities, services and space. It makes possible an access what is needed without buying it. If we do not find what we need, we can request it from community users using secure non-cash payments.

This service can cut our expenses, make some money, meet new people and help the environment.

Tryngo is more than just a rental company. It seeks to bring communities together through sharing and real-life communication. Tryngo adapts consumption patterns, reduces waste and maximises efficiency.

The mission of Tryngo is “to reduce consumption and enrich local communities socially, environmentally and financially by increasing access to existing resources” (<http://www.tryngo.ch/es/>).

The slogan of Tryngo is “Share for Change,” and this idea underlies what they do. Tryngo promises 5% revenue to support communities in need. They collaborate with non-profit organizations to provide common resources, which will significantly improve people's lives.

Tryngo is an international start-up company that tries to help our society to become supportive and closer and to exchange. The situation must be changed by adapting behaviour to consumption, which will benefit both individuals and the community, country and the entire planet.

People make money on their lists, while other users place orders. Uploading photos and setting fair prices make offers more attractive. If there is an interest in maximising earnings, a subscription provides access to reporting tools that help manage resources.

Tryngo allows users to monetise their underused resources, such as objects (tools, appliances, equipment, etc.), services (skills, abilities, etc.), space (office or warehouse, premises, etc.). All orders and payments are made through the website.

In most cases, the things we possess are not used as often as they could. Items are gathering dust on the shelves; skills are ageing, and space gets empty.

Tryngo takes a commission of 12% from each transaction. The company ensures that each user identifies his email address and mobile number. A profile of another user can also be checked and left the reviews can be read.

Describing the affiliation of Tryngo, we can say that this start-up company belongs to the interfering platforms, because it interacts in the process and has mandatory actions. The structure of the market can be described as P2P. Tryngo type can be defined as a new business model because it makes a profit from collecting fees for the service provided.

Based on the classification, we can conclude that Tryngo belongs to the collaborative economy type.

4.9. Lawoon - Swiss marketplace for placing orders (<https://lawoon.com/>)

The platform places the works that need to be done and people respond to job offers. The slogan of the company is "We believe that talent is someone who can do something for someone else, regardless of whether this person is an amateur or a professional." The service offers quick and uncomplicated help, whether it is to assemble furniture or fill out a tax form.

It should be not only an interesting offer for people looking for work, but also should benefit people who want to get a job done, who want or need to save money. It is not necessary to be a gardener to mow a lawn or a mechanic to change tires. In everyday life, there are many situations in which quick, simple and inexpensive help is needed because there is no time and skills to do it on our own.

Lawoon is an online platform that brings together employers and employees in a few clicks. When work is completed, money is transferred automatically. Lawoon is also billing. The job portal is expected to become an integral part of the modern working world, whether it is a qualified trader, a student, a householder, an artist, a retired person or a skilled professional.

Payment for work is made via Lawoon as soon as the employer pays the fee. The amount of money paid by the employer will be transferred to the employee's bank account, specified during registration, in a short period of time. The employee confirms that the bank account details provided during registration are correct and payment can be made to this account.

Lawoon assumes responsibility for creating invoices and fees payable on behalf of and in the name of the employee. The employee knows that the contribution can be paid only if the employer is solvent and if it is possible to debit funds from a credit card. The invoice amount (minus the commission established by Lawoon) is transferred to the employee's bank account. The company gets a reward for its activities, which include a collection fee, a billing fee and a general service charge.

Describing the affiliation of Lawoon, we can say that this startup company belongs to the interfering platforms, because it interacts in the process, and has mandatory actions. The structure of the market can be described as P2P. The type of Lawoon can be defined as a new business model because it makes a profit from collecting fees for the service provided.

Based on the classification, it can be concluded that Lawoon belongs to the collaborative economy.

4.10. Mila Inc. - (<https://www.mila.com/en-ch>)

Now it is not necessary to wait until the technician installs something on our computer and will charge a high price for his service. Instead, our neighbours can do it for us.

New technical and digital innovations appear daily. It is difficult to keep up with these developments. Mila allows people to find an expert in their area on demand: convenient, easy and at a fair price.

If we are familiar with the technology, then Mila is an easy way to do business. There is a connection with current orders in real time and payment is guaranteed. In addition, the main documents are drawn up. Connection with

current orders occurs in real time and guarantees payment. In addition, the main documents are drawn up.

This start-up should be interesting for professionals who run their own businesses. Mila will be an effective and sustainable offer because it will allow to optimise achievements, find new customers and expand orders without much effort.

If a person is a technology enthusiast with a bit of free time, then for him Mila is an easy way to make money.

Working with the application is easy. Mila partner app provides complete overview - anytime, anywhere. Access is carried out on the smartphone. Processes are monitored. Customer service gets confirmed with a digital signature. An automatic invoice generator sustains a load of paperwork.

Mila receives a commission of 20% for each service performed. Customers pay with a credit card and Mila commission is deducted directly from the customer's payment. The remaining amount is transferred to the account.

For professionals, Mila charges a variable fee for each completed service.

Describing Mila's affiliation, one can say that this start-up company belongs to the interfering platforms, because it interacts in the process and has mandatory actions. The structure of the market can be described as P2P as well as B2P. Mila's type can be defined as a new business model because it makes a profit from collecting fees for the service provided.

Based on the classification, it can be concluded that Mila is the collaborative economy type.

After the analysis, a compiled summary table of examined Swiss start-up companies was conducted.

Table 3. Analyse of Swiss start-up companies

Swiss start-up company	Platform type	Financial operations	Market structure	Company type	Affiliation
Free Walk Switzerland	Intermediate	No	P2P	Joint lifestyle	Sharing economy
Flowers and fruits pick up self-service	Interfering	Yes	B2P	Rebuilt business	Collaborative economy
Chimpy	Interfering	Yes	B2P	Rebuilt business	Collaborative economy
Sharely	Interfering	Yes	B2P, P2P	New business models	Collaborative economy
SPLITSEAT	Intermediate	No	P2P	Joint lifestyle	Sharing economy
WeeShare	Interfering	Yes	P2P	New business models	Collaborative economy
wy.by	Interfering	Yes	P2P	New business models	Collaborative economy
Tryngo	Interfering	Yes	P2P	New business models	Collaborative economy
Lawoon	Interfering	Yes	P2P	New business models	Collaborative economy
Mila	Interfering	Yes	P2P, B2P	New business models	Collaborative economy

Source: own elaboration

Considering table 3, it can be concluded that among analysed Swiss start-up companies there are both belonging to the sharing economy and to the collaborative economy. The main platform type is an “interfering”, which interacts in the process and has mandatory actions. Most companies perform financial transactions and have the P2P market structure. The prevalent type of company is a “new business model”.

From the analysis, it can be seen that the predominant number of reviewed start-up companies refers to the collaborative economy type, while, in reality, they position themselves as the sharing economy type. Which once again proves that the boundaries of these concepts are blurred and even the companies themselves do not fully understand to which economy type they belong.

5. Business models based on the sharing or the collaborative economy

Nowadays, there are companies that use as their business model, a model that relates to the sharing economy and the collaborative economy. Their number is growing, as well as the number of promising ideas of such business models.

There are basic types of efficiently working business models in these companies, although the existing algorithms often overlap or enter one into another. The main business models of the sharing economy are as follows:

- access-based business model;
- market economy business model;
- on-demand service provider business model.

The access-based business model is based on under-utilised resources. It gives consumers a quick admission to products and services, at the moment, when they are needed without buying them. Rented products can be both tangible or intangible and are provided to the platform by proprietor or by partner company. Business models using this approach can be used in the transport sector to provide access to cars, their sharing or rental. The same model will function successfully in the service sector providing access to information about the possibility of exchanging or sharing household items, repairs, construction, etc.

The application of such access-based business model is significant. It makes customers to rethink their material values and realise that to have anytime and cheaper access to the item they need is indeed more substantial than its possession.

There is a transition from possession to use. The value creation is obtained in consequence of the savings that consumers receive because they are not owners. Payment for delivery is carried out through the platform and those places where the requested product is available. User fees generate revenue.

The recipient of the service pays, as a rule, for the duration of use of the product. Traditional companies have started to increasingly recognise the potential of such business model and have created for themselves what is now called the “product as a service” business model.

The market economy business model uses a channel or a platform as the basis of a business. In this case, the market model is used, where relationships with customers are, in most cases, automated, which makes it easier for the operator of such a platform to access transactions. This business model can function successfully in the housing sector when homeowners are connected to those who want to live in their homes.

A platform can provide a number of advantages in comparison with traditional models. Often this is a cost advantage when we can find better deals than directly in hotels or, for the same cost, to get much more attractive conditions, such as: better location, a large area, availability of a kitchen, home appliances, swimming pool, etc. This also includes an opportunity to get better comfort conditions, an ability to communicate with the owner using the platform, to clarify details and conditions of our stay in advance. An important factor is socialisation. We can see where our friends stayed and ask them about the impressions of that place. In addition, it can apply additional bonuses: discounts for recommendation, accommodation in instalments, etc. Also, this business model can successfully operate in the transport sector to facilitate the

transport of people in the right directions. Depending on the parties involved, as well as on the nature and specifics of the business, the key activities of organisations using a market business model may be different.

A market value model can be obtained by assuring a quicker and more secure market access for customers. There is a supply and demand connection. Shipping cost is made through the online platform. Income is gained by charging fees from all the participants engaged in exchange process. The market business model expands the market of traditional products and services by saturating the market with the surplus potential of various individuals. This model can create competition in traditional areas of the economy, like transport, accommodation, financial services, fashion industry, etc.

The on-demand service provider business model is customer oriented. To some extent, this is a complex of service activities. Users expect that certain services should be given either by others or by particular organisations. The benefits are evident to both parties. Communication sources are the fundamental business instruments of the on-demand service provider business model. The operation relies upon the distribution campaign. This kind of contact between the specialist organisation and the customer inside the framework of this business contributes to the establishment and development of relations, obtaining a more elevated amount of trust. Inside this business model, there are two classes of involved: service suppliers and individuals, who are in need of those services. Value creation is accomplished through the coincidence of interests of these two categories. Shipping cost is paid via the platform. Income is obtained by charging users.

The economy of use of this business model is achieved via a software platform and a use of the Internet. The platform ensures transaction efficiency and allows the supplier and the consumer to be evaluated using a rating system.

The collaborative economy, as a continuous process, competes with traditional economic activities and threshes traditional companies. There is a constant expansion of the range of options available. Traditional enterprises should adapt to this trend and change the provision of services, using as a basis for access to the product.

The collaborative economy is changing game rules and rising rivalry in traditional markets by democratising approach to services and products. A success of the collaborative economy proves the power of such business models. Usually the collaborative economy initiatives are related to innovation. Although some business models are not completely new, traditional companies should become more open-minded and adaptive to new trends in order to have a chance for success and recognition.

The creation of new business models is a must for economic development. In an overall, business model logically describes, how an organisation creates, delivers to clients and gain value – economic and social. When creating a new product or a service, it is crucial to remember that it is created not just to perform some task, but in order to serve to those customers in the market who have problems, and the product must solve these problems whether they are economic or environmental.

Business models are important because they can integrate the various resources of an organisation, especially, for the purposes of the collaborative economy. The interest in business models is that new technologies are

combined with traditional processes and allow us to generate commercial applications for these new technologies.

New business models are based on innovation, sustainable entrepreneurship, sharing and digital space.

In the global economy, a new period is coming. At all levels, from small to big enterprises, under different working conditions and rules, business models are being rethought, which is becoming one of the most reliable ways to offer consumers something with a higher purpose and truly meaningful than what is already on the market. Organizations are rebuilding the integrity of value propositions.

The today's task is to build business models that would work successfully in the future and in order to make it real, we should, first of all, identify and navigate correctly in the modern economic development and social problems.

Earlier, it was enough of linear approach to design business models. The input data went through a logistical process that created output values. Today, to create a truly value proposition that can operate successfully, we need an insight on how sophisticated adaptive systems are combined in order to generate results.

New business models can provide improved projects to create value, which the world economy and society can use to solve their problems and ensure their prosperity.

The business models of tomorrow are those that will determine the complicity of the future, that will be able to create economic and social systems, where inventiveness, creativity and the ability will unite to facilitate people to reach their potential and live well. As the magnitude of the impact of

these issues becomes increasingly focused, they evoke more and more specific reaction from business, civil society and regulators.

Innovative entrepreneurship calls for new business models. In most cases, this happens by virtue of the collaborative online platforms. Impossible to notice the effect of a very rapid global growth in the use of the Internet, accompanied by the proliferation of mobile technologies. The fast development of the Internet of Things has already become actuality, and, according to the European Commission (2016), by 2020, the number of connected digital devices in Europe will reach tens of billions.

New digital business models and services have great potential. They assume a stimulation of sustainable entrepreneurship, a stimulation of transformation as well as of innovation.

The UN sustainable development goal requires entrepreneurship and innovation to promote a transition to societies that will meet future requirements and be based on values like responsibility and equity, as well as the preservation of environmental fundamentals.

This was stated in September 2018 by the Vice-President of the European Commission Andrus Ansip (2018) in the report on digital entrepreneurship, which discusses the problems and possibilities of using digital entrepreneurship to achieve sustainable development goals. A roadmap was set out to increase the spread, reach and effectiveness of digital entrepreneurship to ensure a healthier, richer, longer and more peaceful life.

The collaborative economy creates difficulties between new service providers and existing traditional operators on the market. Europe has not yet fully felt the effects of the digitisation “fruits” and other economic benefits offered by the sharing economy. The European Commission (2016) “A European

agenda for the collaborative economy” message emphasizes that regulatory discrepancies and market fragmentation in digital areas are major obstacles to business growth and development. The report of the European Parliament (2017) “On a European Agenda for the collaborative economy”, approved by an overwhelming majority on June 15, 2017, also speaks of this. The EU pays attention to how the development of new and innovative services is stimulated, providing adequate consumer and social protection.

This task is not easy, given the nature of new business models and the sharing and collaborative economies. They touch on a variety of areas, such as taxation, labour market laws and regulations. This is a national competence. The key here is to establish a balance between clarity and ensuring equal conditions of the game on the one hand, and without harm to the development of the European economy on the other hand.

More than ten million freelancers work in Europe. In the US, they make up about 34% of the workforce, in Europe - just under 10%, and this number is growing rapidly (Inc.com, 2017). Freelancers often have difficulty when they have to find a right company. For businesses, this is a chance to attract suitable talent to work. To do this, a platform should be created to help connect businesses with right talents. Via that platform, freelancers with the necessary skills will be able to connect with companies, which will thereby receive assistance in personnel management. Furthermore, the following conditions should be provided to freelancers as training, medical insurance, etc. Times are changing, and along with full-time contracts, there is also the formation of a hybrid career. In the future, the workforce will consist of external and internal employees. Such platforms will allow freelancers to do what they like without worrying about who their next client will be.

An old saying - "Live and learn" is now becoming an idea that is acknowledged by numerous freelancers. There are various new approaches to quickly learn process. Today, Youtube turned to be an indispensable, free of charge learning tool. However, it would be much better if there was a specialised platform for this, where we could share our experience with others. Many freelancers choose to be engaged with start-ups or small and medium-sized businesses, and that platform could also help.

The legal and regulatory framework in Europe is already somewhat outdated regarding freelancers, since legislation in general is created and applied to traditional employment. In Europe, there are more than 40 different statuses for existing ten million freelancers, while in the US there is only one status for 50 million freelancers. This is food for thought for existing institutions of government.

There is also a need to establish a logistics digital platform that will act as a connector among industry and a social world. Many newly created non-food items remain unsold. They remain in distribution centres and are frequently being demolished. Nevertheless, they can be claimed. Such goods must be given away, thereby creating a link between industry and society, which often have difficulty in interaction. The platform will initialise the industrial world to distribute its non-food items. These goods can be transferred to public organisations that will distribute them to people in need. To do this, an online catalogue should be created on the platform that will be available to public organisations. For many companies it will be comfortable not to destroy absolutely suitable non-food items. There is, however, an obstacle that companies must pay VAT for a non-food product. Therefore, working on the platform can be an expensive solution for some companies.

Tax barriers may interfere with the use of such platforms. Some companies may withstand these additional costs, while others may not. A huge number of non-food products remain unsold, and this is a challenge for politicians, as companies can change their business models to more sustainable sharing economy models. Overproduction really exists. However, companies can cope with this and adapt their business model to create positive social impacts.

Regarding environmental entrepreneurship, the original online platform is quite viable, allowing users to plant a tree and observe its growth online, while financing farmers. Users will be able to find out how their money was used. Especially when this place is far away, and the user cannot track everything on their own.

Freedom of opportunity gives a new way of doing things. Planted tree can be geotagged and photographed. Each tree has its own individuality. Trees can be planted all over the world with ecological and community advantages. Farmers can cultivate and look after plants and trees, receiving from them harvest and additional income. Such a platform is an example of ecological entrepreneurship, but bureaucratic problems are possible here.

Noteworthy there is a need in a platform for collaboration of people working in the financial services industry. There are many companies operating in the financial sector and developing financial services. A platform should promote not rivalry, but cooperation. In other words, to be a network organisation that unites various parties interested in financial services.

Lately, the financial sector has experienced a few problems related to automation and digitisation. New business models should be focused on the flexible work of the whole team. The team should be interested in its work, as well as in its impact on the society. In addition to customer focus, a business

must also focus on the interests of employees, organising its business model. As a result of continuous learning, career growth must occur. When a company wants to attract new authorised employees, it should highlight its culture and values and look for cultural conformity instead of just doing the work itself.

In this light, of interest is the platform, which would be a market for digital talents, as a way to solve various problems with their help. On it the technology of artificial intelligence can be used to determine the competencies and skills of the existing personnel reserve to compare compliance with the problem being solved, that is, to compare talents and capabilities. It will help to use a hidden potential of compliance. Moreover, a platform could help companies optimise personnel management processes by assessing internal personnel reserve and identifying gaps in staff skills. Through targeted selection, the platform could ensure that the right person takes the right position.

One of the main parameters of business models is sustainability. To achieve high performance of this parameter, the trial and error method is important, since it is not always immediately possible to achieve the desired result. Experiments are a necessity, as not all new business models work successfully.

Today, it is a case that financing is not a problem, the main thing is to determine the right approach to new business models. For this we need creative solutions. Cooperating and working together is not easy. However, there are a lot of enterprising individuals with capabilities and inspiration, who can make such solutions. Social entrepreneurs create highly innovative solutions for solving problems in the field of sustainable development. For maximum results, talented entrepreneurs and politicians should interact with each other.

New business models are constantly emerging. However, some of them are not new, but rather introduced in a distinct manner. Certain organisations may be misleading, claiming that they are developing something innovative. In most of the cases, only new business models are of interest and have a development perspective.

6. Conclusion

There is no longer any doubt that the collaborative economy is one of the pressing topics on the current economic and political agenda, both in Europe and around the world. It has a major impact on future changes in the labour market, labour relations, education and training, as well as digitisation. But along with it, collaborative economy business models have political implications in various areas, like taxation, consumer protection, sustainability of business models. These problems should be solved at the European level and require European solutions in their regulatory developments.

After the analysis of the sharing economy and the collaborative economy, it can be concluded that the sharing economy is an economic model based on the sharing of underutilized assets from space to skills and items for monetary and non-monetary benefits.

At the same time, the collaborative economy is an economy built on distributed networks of persons and communities, in contrast to centralised institutions, which transform production, consumption, financing and training.

It is evidently that the sharing economy and the collaborative economy are based on the same sharing principle. Currently, a rethinking of behaviour in traditional markets occurs – a desire to take advantage of underused assets. The collaborative economy appears to be inside the sharing economy, defining more clearly the conditions in which the acquisition and distribution of resources for consumption are coordinated for remuneration or other compensation.

However, people, companies, governmental organisations still confuse and do not always separate these two different concepts, sometimes even replacing them as synonyms. A perfect example would be the Swiss start-up company WeeShare, which was previously analysed in the second chapter of

this work, and which position itself as the sharing economy company, while all its characteristics indicate that it is the collaborative economy type.

New business models are a type of the collaborative economy, in which access and transfer are presented in a balanced way. New business models are largely based on technological platforms that are the main business and make a profit from the collection fees for provided service, both based on access and on data exchange.

In the global economy, a new period is coming. At all levels, from small to big enterprises, under different working conditions and rules, business models are being rethought, which is becoming one of the most reliable ways to offer consumers something with a higher purpose and truly meaningful than what is already on the market. Organizations are rebuilding the integrity of value propositions.

Today the task of building business models that will work successfully in the future, is to navigate correctly in modern economic development and social problems. In order to create a truly value proposition that can operate successfully, we need an insight on how sophisticated adaptive systems are combined in order to generate results.

New business models can provide improved projects that would create value, which the world economy and society can use to solve current social and economic problems and at the same time companies can ensure their prosperity.

The collaborative economy can create new positive opportunities for business, citizens, consumers and the economy. It is a promising new business and social phenomenon, a creative force that must be put at the service of the society as a whole in an inclusive and a socially responsible way.

In perspective, the collaborative economy should become a tool for better integration of the economy and society with this specific social value added. However, changes are always accompanied by certain conflicts, which are the result of profound transformations, and by the slow adaptation of laws in comparison with fast changes that arise in society.

This favourable impact goes on traditional business models, on the urban environment and consumer protection, on the problem of conflicting relations between new service providers and existing market operators. Furthermore, these are the sensitive issues that relate to the rights of workers, applicable labour laws, access to fair and sustainable social security.

Therefore, the study of the topic of the sharing economy and the collaborative economy should be made with the participation of a wide range of specialists: industry enterprises and academia, social partners, digital and technical innovators, because what is at stake is not so much the important definition of a clear future market rules as the maintenance of the European social model. Therefore, underlying value principles and rights, on which our society is based, should be updated and maintained.

A dynamic and clear legal environment is needed for the collaborative economy in Europe to flourish; in particular, the risks of fragmentation of the single market and unfair competition must be avoided.

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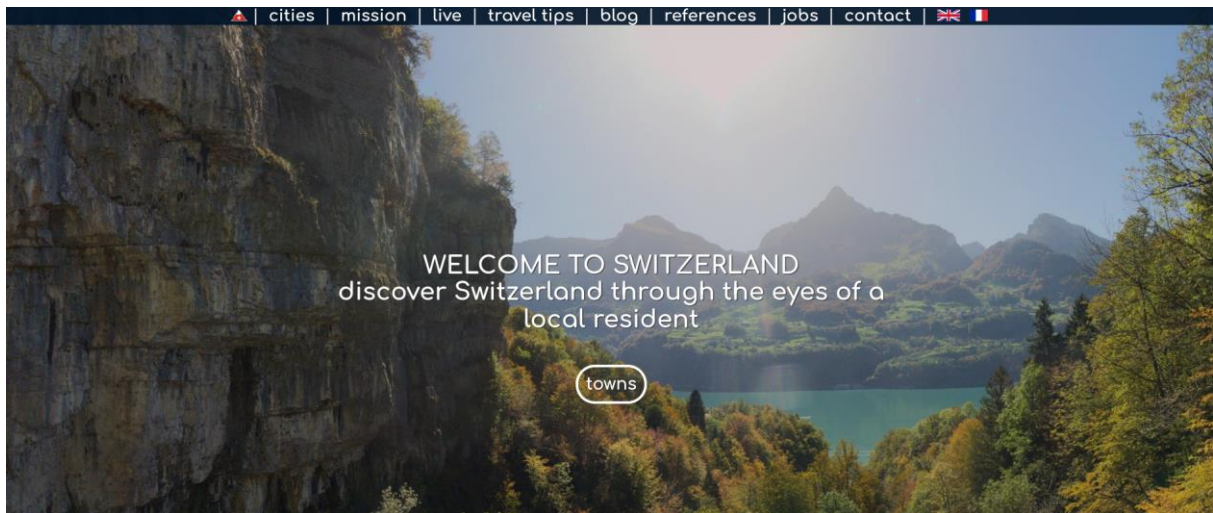
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8. Appendix

Free Walk Switzerland



 # 1 on TripAdvisor in Zurich , Geneva , Lucerne , Basel , Bern , Interlaken



Source: Property of author

Flowers and fruits pick up self-service

The garden

We offer a large garden well cared for with a large selection of different flowers to cut.

From April, the tulips open the season which will end only from the first frost in autumn. Then follow the peonies, the mouths of the wolf, the eyelets of poets and more.

In June, Our roses add to the dance of colors and scents! More than **500** rosebushes of different kinds, classic and old, are your choice!

"Classic" flowers such as lilies, sunflowers, dahlias and gladiolas are available in large quantities. We also offer zinnias, daisies-queens, cosmos and more. Do not forget the perennial varieties that will accompany your personalized bouquets.



Source: <https://www.milleetunefleurs.com/nosservices1>



Source: www.somethingswiss.com/blog/2016/9/22/pick-flowers-switzerland

The image shows a screenshot of the Chimpy website. At the top left is the Chimpy logo, a monkey face with the word 'CHIMPY' below it. To the right are navigation links: 'Product', 'Partner', 'About us', and 'English'. Below the navigation is a green banner with three sections: 'Rent a Chimpy' (with a return arrow icon), 'Charge on the Go' (with a smartphone being charged icon), and 'Return Anywhere' (with a return arrow icon). Below this banner is a large image of a green Chimpy powerbank and a smartphone on a wooden surface. Text overlays on the image include: '100% Charge your smartphone to 100%', '2000 Locations Return anywhere', and '5000 mAh Pre-charged with 5.000 mAh solar power'. Below the image is a 'Locations' section with a sidebar menu listing: OVERVIEW, SWITZERLAND, GERMANY, FRANCE, ITALY, AUSTRIA, and SWEDEN. The main text in the 'Locations' section states: 'Chimpy Powerbank is available in **Germany, Switzerland and Liechtenstein**. Soon we'll be available in **France, Italy, Austria und Sweden**.' To the right of the text is a map of Europe with the highlighted countries in green.

Source: www.heychimpy.com

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INSTEAD OF BUYING**

sign up now for free

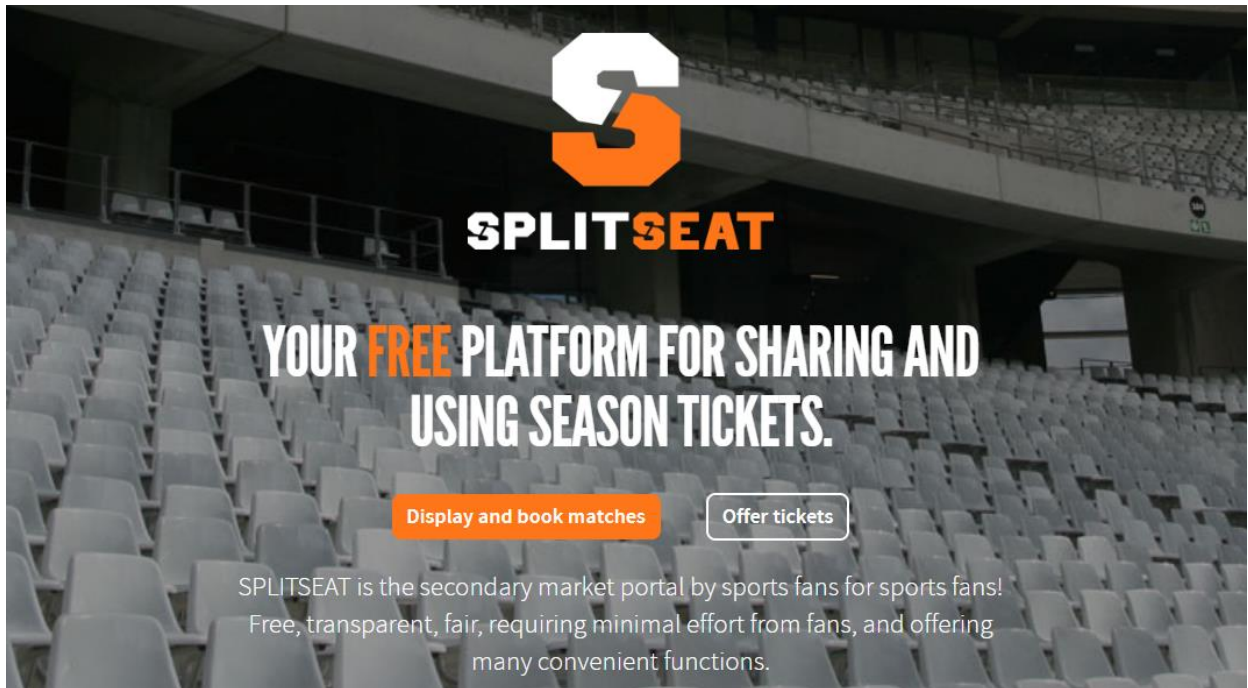
Sharely is the rental and rental platform for everyday items. In your quarters, in your city.

Mine is yours too. What's going on in the Sharely Community right now.

New objects on Sharely	What is happening
<p>Fixed bench set (table + benches) Jürg</p> <p>1122 km 2 hours ago</p> <p>11.- Day no rating</p>	<p>Orbital sander Darius</p> <p>1181 km 4 hours ago</p> <p>10.- Day no rating</p>
<p>Garden bistro tables with chairs Jürg</p> <p>1122 km 4 hours ago</p> <p>9.- Day no rating</p>	<p>Case with cordless screwdriver & tool Sander</p> <p>1141 km before 5 hours</p> <p>5.- Day no rating</p>
<p>Zhiyun Crane V2 + Crossbar Phillipp</p> <p>1120 km Yesterday</p> <p>20.- Day no rating</p>	<p>Cordless screwdriver incl. Bit insert set Sander</p> <p>1141 km Yesterday</p> <p>8.- Day no rating</p>
<p>ATOMOS Ninja V + 1000GB SSD Phillipp</p> <p>1120 km Yesterday</p> <p>45.- Day no rating</p>	<p>LED headlight Sander</p> <p>1141 km Yesterday</p> <p>3.- Day no rating</p>

Source: www.sharely.ch

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<p>12.05.2019</p> <p> FC ST. GALLEN</p> <p>vs</p> <p>FC SION</p> <p>2 from 20.00</p> <p>Display offer </p>	<p>16.05.2019</p> <p> BSC YOUNG BOYS</p> <p>vs</p> <p>GRASSHOPPER CLUB ZÜRICH</p> <p>1 from 20.00</p> <p>Display offer </p>

Source: www.splitseat.ch

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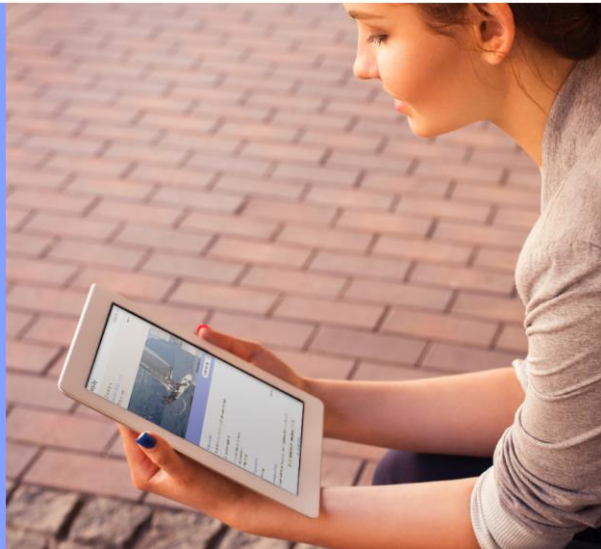


Source: www.weeshare.com

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0 Transactions

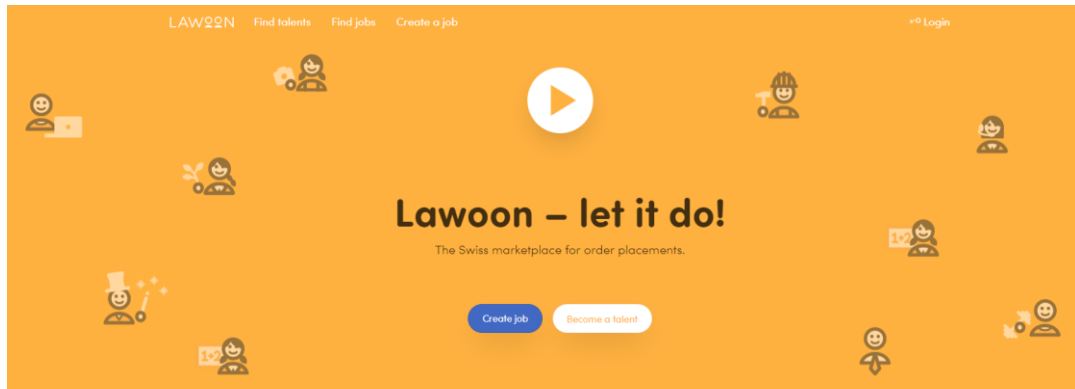
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Source: www.tryngo.ch










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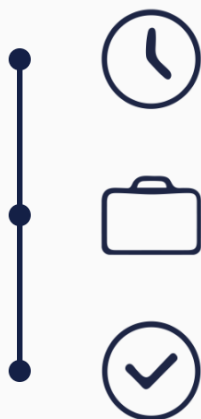


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