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Attitudes and behaviors of the young generations in the context of the sharing economy concept in Croatia*

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Abstract

Due to the growing importance of new generations in upcoming market trends, attitudes, and behaviors of the young generation (Millennials and Z generation) towards the use of the sharing economy (SE) concept in Croatia were explored. The literature that connects SE and sustainability, and the Millennials and Z generation, with economic, social, technological, and environmental SE factors, was examined. A survey on a sample of 181 respondents was also conducted. The results present the attitudes of the young generation on SE factors, which SE concepts they use, and which they intend to use. Good command of new technologies, ratings and comments on the Internet are important. SE brings benefit to individuals and the economy and helps in preserving the environment. The biggest disadvantages of SE are pricing and socialization, while the advantage is accessibility. Those who use it least often have a significantly lower perception of the safety. The Z generation values influencer recommendations in SE usage more than Millennials. Also, younger participants, those who are more of a Z generation, had a lower perception that sharing helps in waste reduction. Booking.com and Uber are most often used, and apps for food delivery and skill sharing

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have the greatest perspective. This paper provides information about the attitudes, behaviors, and motivation of young people for using certain categories of SE, for both policymakers and managers of companies involved in SE businesses.

Keywords: *sharing economy, Croatia, Generation Z, Millennials, consumer behaviour*

JEL classification: *M31, D12, L14*

1. Introduction

The sharing economy (SE) encompasses transactions on online platforms through which people can access goods and services they do not own. It is generally based on a network that connects people and communities and hence transforms the way goods today are produced (e.g., Quirky), consumed and redistributed (e.g., thredUp), funded (e.g., Zopa, SyndicateRoom, Kickstarter, and LendingClub) or learned (e.g., Coursera). Examples of SE also include service exchange (e.g., TaskRabbit, ZipJet, Instacart, and Deliveroo), circulation of goods (e.g., eBay), ride-sharing (e.g., Uber, Lyft, and BlaBlaCar), renting real estate and accommodation exchange (e.g., Airbnb, VRBO, LovwHomeSwap, and HomeAway), car sharing (e.g., GetAround, Enjoy, Zipcar, Car2Go, BMWs Drive Now), professional services (e.g., Upwork and HolterWatkin), craft marketplaces (e.g., Etsy), peer-driven production models (e.g., Ponko) and other forms of peer-to-peer exchange (e.g., Lending Club and Prosper). Botsman (2013) and Brozović et al. (2019) described these examples in more detail, classifying various SE models according to who owns the assets and controls the offering: the users or the underlying platform.

In addition to the term sharing economy, in academic sources these models also appear under the phrases peer-to-peer economy, collaborative economy, collaborative consumption, on-demand economy, gig economy and access-based consumption (Brozović et al., 2019).

SE practices often may have significant effects on reducing resource consumption and increasing sustainability (Botsman, 2013; Hamari et al., 2015; Yates, 2018). Specifically, when people share goods and services, waste is reduced, and resources are saved. For example, instead of owning a car, people can use ride-sharing services, reducing the number of cars on the road and the associated emissions. However, for the SE to contribute to sustainability, it needs to be carefully regulated and all related activities directed (PwC, 2015).

Although this concept is not new – for example, second-hand shops where people sell things they no longer use – SE models today are based on the idea of sharing the resources that people own and optimizing their use primarily through digital platforms. Technology has significantly changed the lifestyle and behavior of consumers, especially the younger generation, who are the biggest consumers of the SE (Kong et al., 2020; Chuah et al., 2021; Anaya and De La Vega, 2022; Boateng

et al., 2019; Ma et al., 2019). In addition to Millennials, there is Generation Z that will become the primary market segment in the coming decades. Therefore, the behavior of these consumers is of great importance and research interest (Abin and Krishnakumar, 2020). Many authors today claim that SE is becoming a very popular concept among younger generations, therefore, research in many countries is conducted with a focus on that generation (Kong et al., 2020; Chuah et al., 2021; Anaya and De La Vega, 2022; Boateng et al., 2019; Ma et al., 2019).

Young people are more receptive to using online platforms to share goods and services for several reasons. First, the SE provides significant potential savings and encourages social interaction and community building (García-Rodríguez et al., 2022). Certain participants in SE are motivated to participate due to sustainability issues, preserving the environment, and reducing waste and carbon emissions (Anaya and De La Vega, 2022; Jelinkova et al., 2021). Given that young people are focused on new technologies (Yeganeh, 2021; Martínez-González et al., 2021), they are also attracted by ease of use and affordability (Amaro et al., 2018). Promotional effects are also important, and the reputation of the platform and the service provider can encourage participation in the SE (Kong et al., 2020).

Much of the research described here in the theoretical background, for the aforementioned reasons, was aimed at the younger population. Thus, this research on participation in SE concepts and attitudes and behaviors in relation to them, on a sample of the younger population in Croatia, can certainly contribute to a better understanding of this business model and its perspective in Croatia and beyond. As for the global picture, Statista (2022) provides data showing that SE has been continuously growing in recent years, and a continuation of a similar trend is anticipated, estimating that the *total value of the global SE will increase to 600 billion U.S. dollars by 2027, from 113 billion U.S. dollars in 2021, with a compound annual growth (CAGR) of approximately 32 percent*.

The objective of the research was to explore the attitudes and behaviors of the young generation in the context of the use of the SE concept in Croatia. In order to achieve this objective, it was necessary to find answers to the following research questions, and hypothesis through the research of secondary sources, and then by conducting primary research through a survey. Our focus was to first get more descriptive information on attitudes and behaviors of young people in Croatia in the context of the usage of SE concepts and then a more specific analysis of relations of certain attitudes and behavioral factors (the frequency of usage of SE) and age (Millenials vs. Gen-Z).

Research questions that we wanted to discover are:

1. What are the attitudes of the young generation on certain factors/aspects/ dimensions of shared economy?

2. Which SE concepts do young people in Croatia use, and in which do they participate as service providers, and how often?

Research questions and hypothesis in more specific aspects and relationships of different attitudes and behavioral factors:

1. What is the relationship between the attitude towards the safety of SE and the frequency of using the SE models?

   H1: Participants who less frequently use SE models will show significantly lower results on the questions regarding the attitude towards the safety of SE.

2. What is the relationship between different age groups and attitudes towards the importance of influencers on the usage of SE?

   H2: Younger participants will show significantly higher results on the questions regarding the attitudes towards the importance of influencers on the usage of SE, than participants in older age groups in this sample.

3. What is the relationship between the different age groups and attitudes towards sharing in the context of the waste reduction?

   H3: Younger participants will show significantly higher results on the questions regarding the attitude towards sharing in the context of waste reduction, than participants in older age groups in this sample.

Part of the answer to these questions was obtained by researching the works of authors who have already covered certain topics related to SE in Croatia and other countries around the world, while the part related to attitudes and perceptions of the young generation in Croatia was obtained through survey research.

This paper is structured in the following way: after the *Introduction*, the second chapter presents previous research and findings within the *Literature review*. *Primary research design and sample structure* provides a general overview of the data collection and research sample, leading into Chapter 4, where the main findings are presented in the *Research Results*. Answers to the research questions can be found in Chapter 5, the *Discussion*, while explanations related to the proposed hypotheses are in the last chapter, the *Conclusion*. In the *Conclusion*, research limitations are explained, and recommendations for further research on the topic are provided.

2. Literature review

This chapter summarizes the existing literature in three parts that thematically encompass important components of this paper. The first part relates to SE research in Croatia, while the second specifically addresses SE in the context of the young

generations, and the third part connects SE and sustainability. Each of these three parts is connected to one of the previously established hypotheses.

2.1. SE research in Croatia

The SE has received significant attention in the world, and Croatia is no exception. In Croatia, research into SE has analysed its potential impact on the economy, its regulatory challenges, and its potential for entrepreneurship. The SE in Croatia is in its early stages, but it has the potential to significantly influence the economy (Dumančić and Čeh Časni, 2021; Ferjanić Hodak and Krajinović, 2020). The most popular SE services in Croatia are transport sharing, home sharing, household work, providing professional advice, financial services, and peer-to-peer lending (Brozović et al., 2019). Despite the potential benefits of the SE in Croatia, there are several regulatory challenges. Dumančić and Čeh Časni (2021) points out the need for the development of clear and consistent regulations to ensure the safety and protection of consumers and service providers in the SE. The lack of a legal framework for the SE in Croatia can lead to problems such as tax evasion and unfair market competition. The researchers also examined the potential impact of the SE on entrepreneurship in Croatia. Bejaković and Håkansson (2021) argue that SE can create new entrepreneurial opportunities and increase the flexibility of the labour market.

Advantages and disadvantages of SE in Croatia are highlighted by Brozović et al. (2019). According to this research, within SE, individuals do not have the exclusive role of consumers, but the dual function of users and service providers. The non-traditional form of business brings benefits such as more favourable prices and more flexible working hours, but it also has its disadvantages, such as the instability of workers' personal incomes and lower protection of workers' rights. The presence of SE in Croatian tourism is investigated by Zatezalo (2021), who concludes that platforms such as Uber and Airbnb are used to the greatest extent. These are used for temporary rental and use of means of transport and accommodation, and are a key factor in any tourist offer.

As for the primary research on the student population in Croatia, it showed that this population readily uses examples of the SE, but unfortunately they are still not sufficiently theoretically familiar with the concept and possibilities of SE (Rupčić, 2020). All this research pointed to the need for additional research on the attitudes and perceptions of SE of young generations in Croatia, following the example of similar research in other countries, in order to be able to answer the research questions in more detail. Also, there is a need for additional clarification of the concept of SE, which influenced the creation of a measuring instrument for this particular research. Based on earlier research on a sample of the population in Croatia that indicates deficiencies in legal frameworks and regulations, as well as a lack of theoretical familiarization with the SE, one of our research focuses was

to examine the relationship between the frequency of use of SE and the attitude about the safety of SE on a sample of the younger population residents of Croatia. This is the rationale behind formulating the hypothesis *H1: Participants who less frequently use SE models will show significantly lower results on the questions regarding the attitude towards the safety of SE.*

2.2. SE and the young generation

When we talk about young generations, we primarily mean the Millennials and the Z generation (Gen Z), i.e. the Zillennial generation, a combined term of Millennials and Gen Z used by some authors (Suresh, 2022). Millennials, also known as Generation Y, are the demographic group that precedes Generation Z. Researchers generally use the early 1980s as their starting years of birth, and the mid-1990s to early 2000s as their ending years of birth. For example, in his research, Berkup (2014) defines this generation as people born from 1980 to 2001. However, this generation often overlaps with Generation Z, also known as Z-millennials or post-millennials, for whom it is usually considered to include people born between the late 1990s and 2010s. However, the boundaries that define generational groups vary according to sources and experts. For example, in their research, Abin and Krishnakumar (2020) define Gen Z as those born between 1996 and 2010. In addition to this, the features of the specificity and uniqueness of the behaviour model of generation Z, as well as the risks associated with these features, have been investigated and described in numerous other papers (Matraeva et al., 2019; Kraidenkov and Sviridova, 2021; Malikova, 2021).

Research also shows that there are specific factors that encourage youth participation in SE platforms (Chuah et al., 2021). The economic factor was identified as one of the significant factors for participation in the SE among the younger generation. Kong et al. (2020) found that financial incentives, such as cost savings, are an important factor in the adoption of SE services. Similarly, Chuah et al. (2021) found that subjective norms, a variety of offerings, attitudes, and economic benefits are the most important factors influencing the acceptance of SE among younger generations in China.

Another significant factor that plays a key role in the participation of young generations in SE is the social factor. For example, Anaya and De La Vega (2022) found that economic benefits, enjoyment, and trust are key factors in the adoption of SE platforms. In addition, social influence, information quality, and word of mouth can also encourage the participation of younger generations in the SE (Kong et al., 2020). Finally, promotional factors were found to encourage participation in SE among younger generations. For example, Anaya and De La Vega (2022) found that trust in the platform and service provider or reputation are important factors in the adoption of SE services. In the model developed by Martínez-González et al. (2021),

trust, attitude and social norm are most notable among the significant variables that influence the intention of young generations to participate in SE in tourism. Some findings also provided empirical evidence for supporting the positive impact of interpersonal influence, e-WOM, and influencer e-marketing on behaviour and young consumers' intention to use online fashion rentals (Pham et al., 2021).

García-Rodríguez et al. (2022) found that environmental concerns are also an important factor in the adoption of SE services among younger generations. Similarly, Ma et al. (2019) found that environmental concerns were an important factor in the adoption of bike-sharing services among college students in the United States. Although the research conducted by Jelinkova et al. (2021) shows that the three most important factors (economic, social and environmental) are equally important to all generations, according to their research, the younger generation sees advantages especially in: more efficient utilization of resources, simplification of the work-life balance, unusual experiences, and environmental protection. According to Amaro et al. (2018) participation in SE is influenced by subjective norms, desire for unique accommodation and variety, attitude, and economic benefits.

Technological factors, such as increasing omnipresence of social networking and real time connectivity, ease of use and affordability, have also been identified as important in the adoption of the SE among younger generations (Yeganeh, 2021; Martínez-González et al., 2021).

Because social factors and influence play such an important role in the use of SE among younger generations, part of our research focus is also to examine the attitude towards the importance of influencer marketing on the usage of SE, among different generations (Millennials vs. Gen-Z). This is the reason for proposing the hypothesis *H2: Younger participants will show significantly higher results on the questions regarding the attitude towards the importance of influencers on the usage of SE, than participants in older age groups in this sample.*

2.3. SE and sustainability

SE and its impact on environmental sustainability have been widely researched. For example, ride-sharing services have the potential to reduce greenhouse gas emissions compared to owning a car (Amatuni et al., 2020). Another way the SE can increase sustainability is by reducing waste. Instead of buying new goods, people can share existing goods, thus reducing the need for new production and waste. There is potential for SE to reduce material consumption and conserve resources (Henry et al., 2021). For example, home-sharing services allow people to use existing housing stock, reducing the need for new construction. According to a study by the World Economic Forum (2017), home-sharing services have the potential to reduce the demand for new hotel construction.

Despite the potential benefits of the SE for sustainability, there are also concerns that it could lead to over-consumption and an increased use of resources (Diao et al., 2021). For example, people are more likely to use ride-sharing services instead of public transport or active modes of transport, leading to increased emissions. Additionally, the convenience of the SE can encourage people to spend more than they need, leading to increased resource use. All these issues highlight the need for high-quality management of SE concepts. The concepts of social responsibility and sustainability are feasible and effective providing all stakeholders, including consumers, participate in them. Therefore, for example, research was conducted in the Czech Republic with the aim of assessing the extent to which the new group of consumers, known as Generation Z, is ready to support it financially, for what reasons and/or under what conditions. The results showed exceptional propensity for, and a very high willingness of the new generation of consumers, to support these concepts (MacGregor Pelikánová and MacGregor, 2020). A similar study was conducted in India where Thomas (2022) investigated the willingness of generation Z to pay a higher price for luxury hotels that look after sustainability and whose image is highly socially responsible. The study showed a close connection between perceived CSR, green image of a hotel brand, and customers' willingness to pay a higher price.

The findings so far indicate that SE models are perceived as a dominantly positive phenomenon for sustainability and the environment, but some reports indicate contrary results. Because of this, one of the research focuses in this study was to examine the difference in the attitude towards the benefits of SE on the environment between different generations of young people in Croatia. Specifically, we wanted to investigate one of the main aspects od SE, that is *sharing* and their relationship on waste reduction, and this is also the rationale behind setting up the third hypothesis *H3: Younger participants will show significantly higher results on the questions regarding the attitude towards sharing in the context of waste reduction, than participants in older age groups in this sample.*

3. Primary research design and sample structure

In the research methodology section of the paper, it is explained how the measurement instrument was created, how the research was conducted, the sample used, and the methods employed in processing the results.

3.1. Research methodology

In order to obtain answers to all research questions, a measuring instrument was created for the collection of primary data, a questionnaire with questions taken from previously conducted research. Most of the questions in the questionnaire

were taken from Kaputa et al. (2021), while the parts related to motivation and sustainability were taken from Abin and Krishnakumar (2020). The parts related to the importance of referral were taken from Pham et al. (2021).

In accordance with the objective of the research – attitudes and behaviors of the young generation in the context of the use of the SE concept in Croatia – a purposive sample of participants, Millennials and Generation Z, was taken. The questionnaire was posted on the SurveyMonkey online platform and distributed to the public via e-mail and social networks. The research was conducted in April and May 2023.

At the beginning of the survey, a question related to age was asked, partly as a selection and partly as an elimination question, considering the various age subgroups and the generally required age of the respondents (18-33 years). This was followed by a multiple-choice question about the SE models in which the participants participated. This question was also educational because, considering the findings of research previously conducted in Croatia (Rupčić, 2020), it was assumed that most of the respondents were not familiar with the term *sharing economy* which is used in the rest of the questionnaire. This assumption turned out to be fully justified. Namely, the results show that, after an initial insight into the well-known models, all respondents successfully answered the questions about the sharing economy. They also gave oral feedback on the usefulness of the questionnaire in the form of familiarization with a term unknown to them up to that moment.

Attitudes were assessed using the semantic differential (7-point rating scale). Specifically, 13 antonyms were selected that emphasized the differences of certain aspects of SE which were then evaluated by the respondents. In order to assess the frequency of use of various SE models, to determine the degree of agreement with statements concerning various aspects of SE, as well as to determine the intention/willingness to use the relevant SE concepts in the future, a 5-point Likert-type scale was used. At the end of the questionnaire, demographic questions were asked in the form of multiple-choice questions.

The analysis was done using SPSS ver. 24 programme. Methods used for the analysis are univariate statistics and analysis of variance.

3.2. Sample structure

Table 1 shows the demographic structure of the sample of a total of 181 respondents who took part in the survey.

Table 1: Demography of respondents (n=181)

Sex	Percentage (%)
Women	62.7
Men	37.3
Age	Percentage (%)
18-22 years old	26.5
23-27 years old	44.8
28-33 years old	22.1
34+ years old	6.6*
Residence	Percentage (%)
Pannonia part of Croatia	8.3
City of Zagreb	71.6
North Croatia	5.3
Adriatic part of Croatia	14.8
Residence – number of residents	Percentage (%)
Less than 2.000	5.3
2.000 – 50.000	14.8
50.001 – 100.000	10.7
100.001 – 200.000	2.96
More than 200.000	66.3
Social status	Percentage (%)
Pupils	0.6
Students	50.3
Unemployed	4.1
Employed	44.97

Note: *results from these participants are not included in any further descriptive analysis, tables and figures

Source: Author's calculation

Of the 181 respondents, 62.7% were women and 37.3% were men. Based on age, respondents were categorized into three groups, 23-27 years being the largest (44.8%). In terms of geographical categorization, most respondents come from the City of Zagreb (71.6%), while in terms of the size of the city they live in, most come from cities with more than 200 thousand inhabitants (66.3%). Based on age groups in the focus of this research, in the continuation of the research we took 169 respondent results, all from the age group 18-33 years.

4. Research results

Table 2 shows the results of the shared economy concept the respondents use, both in terms of being a service user or a service provider. The results indicate that most participants in the SE participate as users of a service or product. In the context of using a particular service, *Booking.com* as a site for lodging reservation services and *Uber* and *Bolt* as taxi transportation systems are most often used. Furthermore, applications that enable ordering food from restaurants (*Wolt, Glovo* and *Bolt Food*) are also very popular. Other results include *Airbnb*, another lodging reservation service, and *BlaBlaCar* used for sharing long-distance transportation. Furthermore, when it comes to providing services, the most popular are *Swap Parties* and the *Booking.com* website.

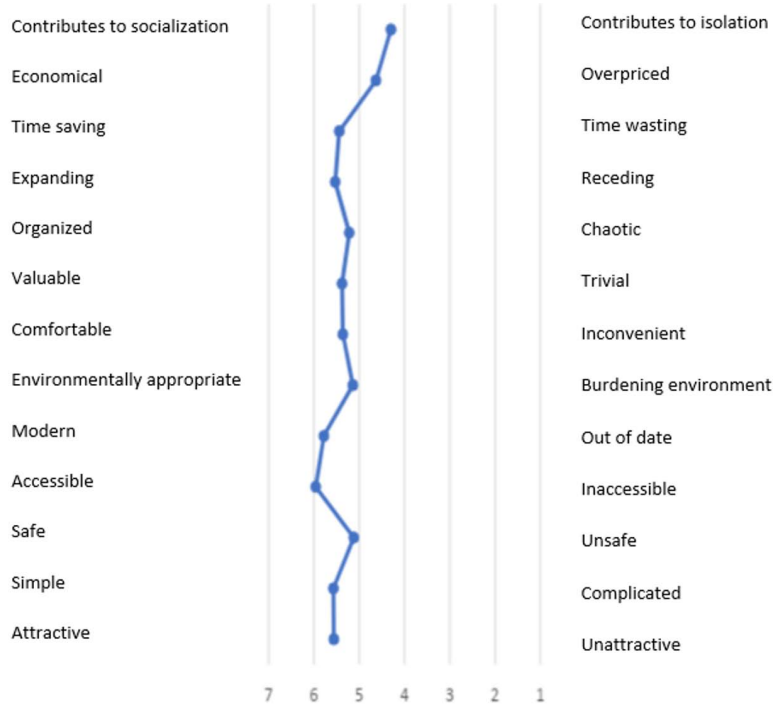
Table 2: Respondents' use of individual shared economy concepts (n=169)

	User (%)	Provider (%)
Airbnb	63.9	5.9
Booking.com	86.4	14.2
eBay	60.4	2.4
BlaBlaCar	48.5	5.9
Uber	91.1	0
Wolt	87	1.2
Glovo	88.8	0.6
Bolt	86.4	0
Bolt Food	58	0
Carpooling	10	0
Wish	30.2	0
AliExpress Croatia	49	0
Swap Party	4.7	1.2
Second-hand stores	37.9	3.6
Timeshare	7.7	0.6
Easy car club	3	0
HomeExchange	2.4	0
Uber Boat	3	0
Liquid Space	1.8	0
Regus.com	2.4	0
TaskRabbit	1.8	0

Source: Author's calculation

To measure the connotative meaning of the shared economy concept semantic, a differential was designed. Figure 1 shows the arithmetic means (with 13 antonyms) that show expressed attitudes on certain aspects of the shared economy. The participants responded on a scale ranging from -3 to 3; however, for data analysis, the data were recorded on a scale from 1 to 7. Most of the reported measures show a greater positive attitude toward a shared economy with the *overpriced* – economic attitude and *contributes to isolation*, with *contributes to socialization* being the lowest. Those two items show an approx. 1 point lower mean result than other scales, being around 5 or 6 on average. The highest rating showed to be the attitude toward *accessibility*. In general, the sample of young people in Croatia tends to have a more positive attitude towards the shared economy, but they have concerns when it comes to *price* and the *context of socialization*.

Figure 1: Evaluation of individual SE aspects by the semantic differential (n=169)

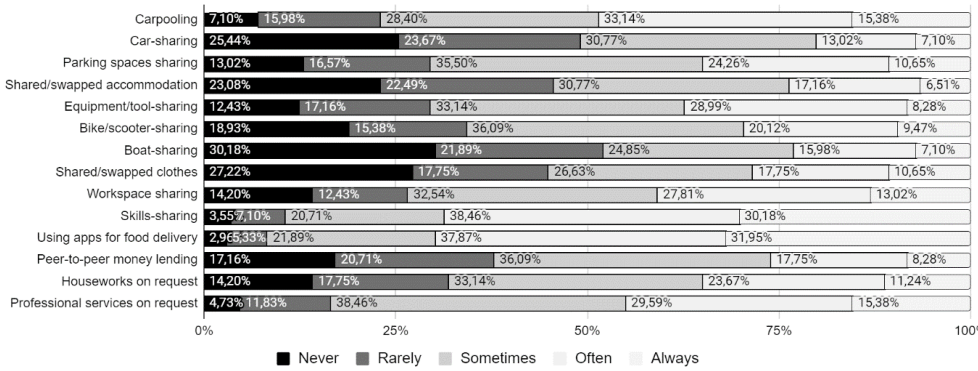


Source: Author's construction

In the context of potentially using certain aspects of the SE in the future (shown in Figure 2), participants overwhelmingly indicated that they would always consider using different food delivery apps, as well as skills sharing. Also, they would often use carpooling, professional services on request, workspace, equipment/tool, and

parking spaces in the future. What most do not consider in the future is car and boat sharing, accommodation and clothing exchange. In general, the results are partially consistent with the results of the frequency of current use of certain already defined SE systems, as shown in Table 2.

Figure 2: Intended use of individual SE aspects in the future (n=169)



Source: Author's calculation

Furthermore, in addition to the general attitude about the SE and the frequency of use and plans for future use, in order to answer the researcher's questions, the respondents also assessed the importance of reputation and recommendations in the SE, through four questions, on a scale from 1 to 5, where 1 indicates – I strongly disagree, and 5 – I strongly agree. When researching individual factors/aspects of SE, it was concluded that previous research in other countries shows that, within the social factor, the importance of reputation and recommendation is significant for such concepts (subchapter 2.2).

Almost 40% of the participants strongly agree with the statement: *In the SE, the rating of the person involved is extremely important,* while almost 50% of them agree with this statement. Furthermore, 43% of participants strongly agreed with the statement *In the SE, positive or negative comments on the Internet are extremely important*, while 46% of them agreed with this statement. Only 18% of participants believe that the recommendation of famous people is extremely important in the SE. To the smallest extent, they find that they strongly agree with the importance of an influencer's recommendation (only 5%).

In addition to questions related to recommendation and reputation, through questions on a Likert-type scale, the participants also assessed their attitudes in the context of individual important SE-related factors (economic, technological and environmental) (Table 3). Specifically, within the framework of secondary sources,

i.e. research on the younger generation (subchapter 2.2), it was observed that the mentioned factors are significant for that population in the countries where research has already been conducted.

Most participants (almost 74%) agree or strongly agree with the statement that SE is a good source of income if the person involved acts as a service provider. Furthermore, a large number of participants (68%) agree or strongly agree that the SE contributes to employment and creates new jobs. The majority of participants (63%) would agree or strongly agree that the SE is good for the overall economy of the country.

Furthermore, the majority of participants (72%) believe that for participating in SE, it is crucial to have a good command of new technologies, which indicates their belief that technology is an important element of the SE and their interaction is inevitable for anyone who wants to engage in it.

In the context of sustainability, most respondents (61%) believe that the SE helps preserve the environment. Also, half of them (52%) would agree or strongly agree that the amount of waste is reduced through the SE. Again, almost half or more of the respondents have a positive attitude towards the SE in the context of ecological sustainability, while among those who would not agree, the largest number is those who neither agree nor disagree, which indicates potentially that in this particular context they still do not have enough information to form an attitude.

Table 3: Respondents' attitudes in the context of important SE-related factors

	1 I strongly disagree	2 I disagree	3 Neither agree, nor disagree	4 I agree	5 I strongly agree	M
The SE is a good source of income for those who engage in it.	0.59%	4.14%	21.30%	56.80%	17.16%	3.86
To participate in the SE, a person must have a good command of new technologies.	0.59%	8.88%	18.34%	52.66%	19.53%	3.82
Sharing resources among people helps preserve the environment.	0.00%	4.14%	34.91%	41.42%	19.53%	3.76
Sharing reduces waste.	1.18%	14.20%	31.95%	34.91%	17.75%	3.54
The SE contributes to a higher level of employment and creates new jobs.	1.18%	7.10%	23.67%	55.62%	12.43%	3.71
The SE is good for a country's economy.	1.18%	6.51%	28.99%	51.48%	11.83%	3.66
The SE is a revolutionary model that brings great changes in the future.	0.59%	5.92%	25.44%	52.66%	15.38%	3.76

Source: Author's calculation

4.1. ANOVA results

In this study, one of the research questions was to examine the effect of the frequency of using the SE on the attitude about the safety of the SE. To investigate this, we conducted a one-way analysis of variance (ANOVA) to compare the means of the four groups.

As a measure of the attitude about the safety of the SE, the question was used on which the participants evaluated on a scale from -3 (Not safe) to +3 (Safe) in the context of the general attitude towards the SE. As a measure of the frequency of use, the question was used in which the participants in the categories *Daily*, *Several times a week*, *Several times a month*, *Several times a year* and *Neve* evaluated their

frequency of use. In order to examine the relationship between these two variables, participants who answered *Never* were excluded from this analysis, in order to examine this relationship on participants who use SE systems at least to some extent.

The total number of participants whose results were used in ANOVA was N=166. Table 4 shows the descriptive data for each group of the independent variable (frequency of use) and the average values of each of these groups on the dependent variable (attitude about safety).

Table 4: Descriptives

Categories	N	Mean	Std. Deviation
Daily	19	5.1053	1.19697
Several times a week	57	5.5965	1.17807
Several times a month	67	5.1343	1.17931
Several times a year	23	4.0870	1.27611
Total	166	5.1446	0.27572

Source: Author's calculation

A one-way ANOVA was conducted to compare the mean of perception of safety across the four groups as an independent variable. The assumption of homogenity of variances was tested using Levene's test, and no significant violations were detected ($p > 0.05$). Additionally, the Shapiro-Wilk test indicated that the assumption of normality was met ($p > 0.05$).

The overall ANOVA test revealed a significant effect of frequency of use on attitude about safety ($F(3,162) = 8.74$, $p < 0.001$) (Table 5).

Table 5: ANOVA results

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	37.404	3	12.468	8.739	0.000
Within Groups	231.126	162	1.427		
Total	268.530	165			

Source: Author's calculation

Post-hoc analyses using Hotchberg's GT2 test were conducted to examine pairwise differences between the groups.

The pairwise comparisons showed that the *Several times a year* group (M = 4.09, SD = 1.28) had significantly lower perception of safety values compared to the *Several times a month* group (M = 5.14, SD = 1.18), the *Several times a week* group (M = 5.6, SD = 1.18) and the *Daily* group (M = 5.1, SD = 1.2) ($p < 0.05$ for all comparisons).

However, there were no significant differences between the *Several times per month*, *Several times per week*, and *Daily* groups ($p > 0.05$ for all comparisons).

These results indicate that those who use SE *Several times a year* have significantly lower perception of *safety* compared to those who use it more often. However, those who use it *Several times a month*, *Several times a week* or *Daily* do not have significant differences in their perception of safety.

We calculated partial eta-squared (η^2p) as an effect size measure to quantify the observed differences. The effect size for the overall ANOVA was $\eta^2p = 0.14$, indicating a medium-sized effect according to conventional guidelines.

Furthermore, one of the research questions was to examine the effect of age on the attitude about the importance of influencers on the usage of SE. To investigate this, we conducted a one-way analysis of variance (ANOVA) to compare the means of the three age groups.

As a measure of the attitude about the importance of the influencers in the context of the usage of the SE, the question was used on which the participants evaluated on a scale from 1 (Strongly disagree) to 5 (Strongly agree. As a measure of age, the question was used in which the participants in the categories *18-22*, *23-27*, *Several times a month* and *28-33* marked their age.

The total number of participants whose results were used in ANOVA was N=166. Table 6 shows the descriptive data for each independent variable group (age) and the average values of each group on the dependent variable (attitude towards importance of influencers on the usage od).

Table 6: Descriptives

Categories	N	Mean	Std. Deviation
18-22	49	5.1053	1.19697
23-27	72	5.5965	1.17807
28-33	45	5.1343	1.17931
Total	166	4.0870	1.27611

Source: Author's calculation

The assumption of homogeneity of variances was tested using Levene's test, and no significant violations were detected ($p > 0.05$). Additionally, the Shapiro-Wilk test indicated that the normality assumption was met ($p > 0.05$).

The overall ANOVA test revealed a significant effect of age on attitude about influencers in the context of usage of SE ($F(2,163) = 4.22$, $p < 0.05$) (Table 7).

Table 7: ANOVA results

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	10.09	2	5.059	4.213	0.017
Within Groups	176.195	163	1.199		
Total	186.293	165			

Source: Author's calculation

Post-hoc analyses using Hotchberg's GT2 test examined pairwise differences between the groups.

The pairwise comparisons showed that the *28-33* group ($M = 2.77$, $SD = 1.12$) had significantly lower results on the question regarding the importance of influencers on the usage of SE than *23-27* group ($M = 2.89$, $SD = 1.11$) and the *18-22* ($M = 2.89$, $SD = 1.11$) group ($p < 0.05$ for all comparisons).

However, there were no significant differences between the *18-22* and *23-27* ($p > 0.05$). These results indicate that older participants (28-33 years old) have a significantly lower perception that recommendations from influencers have an impact on choosing to use SE than younger participants. But participants in age groups 18-22 and 23-27, do not differ in their attitude towards the importance of influencers on usage of SE.

We calculated partial eta-squared (η^2p) as an effect size measure to quantify the observed differences. The effect size for the overall ANOVA was $\eta^2p = 0.13$, indicating a medium-sized effect according to conventional guidelines.

Another research question that we wanted to investigate was the effect of age on the attitude about the importance of sharing on waste reduction. To investigate this, we conducted a one-way analysis of variance (ANOVA) to compare the means of the three age groups.

As a measure of the attitude about the importance of sharing on waste reduction, the question was used on which the participants evaluated on a scale from 1 (Strongly disagree) to 5 (Strongly agree. As a measure of age, the question was used in which the participants in the categories *18-22*, *23-27*, *Several times a month* and *28-33* marked their age.

The total number of participants whose results were used in ANOVA was N=166. Table 8 shows the descriptive data for each independent variable group (age) and the average values of each group on the dependent variable (attitude towards the importance of influencers on the usage of SE).

Table 8: Descriptives

Categories	N	Mean	Std. Deviation
18-22	49	3.0732	1.03417
23-27	72	3.5972	0.89851
28-33	45	3.8919	0.93642
Total	166	3.5267	0.98782

Source: Author's calculation

The assumption of homogeneity of variances was tested using Levene's test, and no significant violations were detected ($p > 0.05$). Additionally, the Shapiro-Wilk test indicated that the normality assumption was met ($p > 0.05$).

The overall ANOVA test revealed a significant effect of age on attitude about influencers in the context of usage of SE ($F(2,163) = 7.66$, $p < 0.05$) (Table 9).

Table 9: ANOVA results

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.726	2	5.059	7.662	0.001
Within Groups	131.667	163	1.199		
Total	145.393	165			

Source: Author's calculation

Post-hoc analyses using Hotchberg's GT2 test examined pairwise differences between the groups.

The pairwise comparisons showed that the *18-22* group ($M = 3.07$, $SD = 1.03$) had significantly lower results on the question regarding the importance of sharing on the waste reduction than *23-27* group ($M = 3.60$ $SD = 0.89$) and the *28-33* ($M = 3.89$, $SD = 0.94$) group ($p < 0.05$ for all comparisons). However, there were no significant differences between the *23-27* and *28-33* groups ($p > 0.05$).

These results indicate that younger participants (18-22 years old) have a significantly lower perception that sharing can influence waste reduction than older participants. But participants in age groups 23-27 and 28-33, do not differ in their attitude towards the importance of sharing on waste reduction.

We calculated partial eta-squared (η^2p) as an effect size measure to quantify the observed differences. The effect size for the overall ANOVA was $\eta^2p = 0.12$, indicating a medium-sized effect according to conventional guidelines.

5. Discussion

Through the research of secondary sources, the answer to the research question about what are the important factors/aspects/dimensions of SE was obtained. Previous research showed that the adoption of SE by younger generations is closely related to their social values, such as sustainability, community building, and social responsibility (Anaya and De La Vega, 2022; Jelinkova et al., 2021). Younger generations are more environmentally conscious and socially engaged than previous generations (García-Rodríguez et al., 2022). In addition to the very important connection between SE and sustainability, and the significant environmental factor, there is also the social factor and values that promote resource sharing, collaboration, and community building (Anaya and De La Vega, 2022; Jelinkova et al., 2021). In addition, the key factors for the further development of the SE are the creation of added value, trust, good experience, and reputation (Kong et al., 2020). Technological and economic factors stand out as extremely important. Specifically, younger generations are more likely to adopt new technologies and participate in SE because of their familiarity with digital platforms and social media. Understanding their attitudes, behaviours, and future motivations toward SE can provide valuable insights to companies, policymakers, and academics. The SE today provides new earning opportunities. Understanding the factors driving the adoption of SE services by younger generations can provide insight into the changing nature of consumer behaviour and preferences, as well as implications for traditional businesses and industries. However, there are some regulatory challenges, and clear and consistent regulations are needed to ensure the safety and protection of consumers and service providers (Dumančić and Čeh Časni, 2021).

The answer to the question of what are the attitudes of the young generation on certain factors/aspects/dimensions of the shared economy was obtained through primary research on a sample of the younger generation of respondents in Croatia. The importance of reputation and recommendation in the SE was especially evaluated, and the results showed that the rating of the person dealing with SE is extremely important for the respondents. Also, positive or negative comments on the Internet from other users, similar to them, are important. Famous people and influencers determine their attitude and intention to use a particular service/product to a much lesser extent. Possible reasons arise from the fact that individuals value the opinion of those similar to them (such as other users of the service) more than famous people and influencers, with whom they either identify less or assume that their promotion is pre-arranged with a particular provider.

In the context of other important SE-related factors (economical, technological, and environmental), through questions that examine the attitude on the economic dimension, the majority of participants take a positive or extremely positive attitude and see benefits for the economy of their community, both at the individual level and at the level of the country. The vast majority of respondents think that SE is a good source of income if the person involved acts as a service provider, contributes to employment, and creates new jobs and it is good for the economy of the entire country. It is also important to have a good command of new technologies to participate in SE.

In the context of sustainability, respondents think that the SE helps preserve the environment and reduces waste. More than half of the respondents have a positive attitude towards the SE in the context of environmental sustainability. Since those who would not agree with this have the largest number of those who *neither agree nor disagree*, it can be concluded that they still do not have enough information to form an opinion. In general, the population that has an undefined attitude has the greatest potential for attitude change.

By conducting research through a survey, an answer to the question was also found about which SE concepts young people in Croatia use, in which they participate as service providers, and how often.

It was to be expected that the majority of participants in SE participated in the role of users, as confirmed by the research. In this context, they most often use Booking.com, Uber, Bolt, Wolt, Glovo, Bolt Food, Airbnb, and BlaBlaCar. This is partially in line with the research done by Brozović and authors (2019) when they also determined that the most popular SE services in Croatia are transport and home sharing, but ordering food was not highlighted, and now it is proving to be significant. However, the popularity of household work, providing professional advice, financial services, and peer-to-peer lending was not confirmed here. The differences probably stem from the fact that the younger generation is very specific in this regard and differs from the general population.

The general shortcomings of SE that stand out in the papers of Croatian authors are regulatory challenges, safety and protection, instability of workers' personal income, and lower protection of workers' rights (Dumančić and Čeh Časni, 2021). Among the advantages, the impact of SE on entrepreneurship in Croatia, more favourable prices and more flexible working hours stand out the most. In our primary research, the sample of young people in Croatia tends to have a more positive attitude towards shared economy, but has concerns when it comes to *price* and the *context of socialization*. The respondents showed the most positive attitude regarding *accessibility*. Interestingly, the younger generations in Croatia highlight the price aspect and socialization as the biggest disadvantages of SE, which in several secondary data sources, related to research in other countries, stand out as advantages of SE.

Young people's attitudes towards the use of certain aspects of SE in the future show that potentially the most promising are different applications for food delivery, as well as the use of sharing skills, followed by carpooling, professional services on request, workspace, equipment/tool, and parking spaces. In general, the results are partially in line with the results of the frequency of current use of certain already defined systems of the SE. Specifically, the categories that are currently most frequently used, the participants plan to use to a greater extent in the future. By observing the current level of use, the category of sharing skills was not represented to the extent that the participants plan to use it in the future.

6. Conclusion

While the literature review and our descriptive data gave us valuable insights into the attitudes and behaviors of young people in Croatia in the context of SE, we wanted to investigate further some of the relations between attitudes and behavioural factors. Firstly, because previous research on SE in Croatia (Dumančić and Čeh Časni, 2021) showed the need for the development of clear and consistent regulations to ensure the safety and protection of consumers and service providers in the SE, we wanted to investigate attitudes towards the safety of SE and its relation to the frequency of use of SE (H1). Our data showed significant differences in different sub-groups by the frequency of SE, mainly those who use it several times a year, compared to those who use it more often. This type of data analysis doesn't give us a clear view of the cause-effect aspect this data can show, two different, but equally important conclusions. Firstly, those who use SE less often, do so because they realize that it is not safe enough. Secondly, those who use SE less often do so because they primarily thought it was not safe and did not even consider using it more often. From both points of view, these results have a clear influence on attitudes toward safety. They can be valuable facts for further investigation of this relationship and for policymakers and providers of co-creation SE services. Combining the literature review and this data, it can be beneficial to look more into aspects of SE in the context of regulations that can have an influence on attitudes towards SE and behavioral intentions.

Another relationship that we wanted to investigate was age and attitude toward the importance of influencer recommendations on the usage of SE (H2). Based on previous research, we hypothesized that those age groups that we would consider to be Gen-Z would find those recommendations more important than those age groups that would be Millenials. Our results showed exactly that. Considering that Gen-Z is the next biggest segment of consumers (Abin and Krishnakumar, 2020) it is valuable to understand their attitude toward influencers. These results showed that SE providers should consider influencer marketing for future campaigns to keep up with the changing consumer pool.

Furthermore, younger generations also find sustainability important in their decisions to engage in certain products or services (García-Rodríguez et al., 2022). For this reason, we wanted to investigate their attitude towards the main aspect of SE, that is, sharing, and their impact on waste reduction (H3). We chose this question because it is directly linked to two main aspects of SE – sharing and reducing the dissipation of resources. In addition, we were motivated to do so because some reports show SE to complement over-consumption and over-production, which proved to be contradictory. Again, we used age as an independent variable because we wanted to see if there is a difference among Gen-Z and Millenials, as earlier mentioned it is important to understand Gen-Z's attitudes and behavioral intents, given their future role of the primary consumer group. Our results showed statistically significant differences among different age groups. However, it showed that younger participants, those who are more of a Gen-Z, had a lower perception that sharing helps in waste reduction. This data is more in line with what the research points out, that SE can be paradoxically disadvantageous for environmental concerns. Also, this data could be used to investigate further why Gen-Z has this attitude and more importantly, act on it, because when it comes to their values as consumers, sustainability, co-creation, and environmental concerns, cannot be overlooked.

If we look at the connection between the frequency of use of SE concepts and the perception of safety, the findings obtained in this research may also indicate that by using SE, people become more aware of its safety. On the other hand, it can also indicate that those who very rarely use such models do so because they think they are not safe enough. Furthermore, when we talk about different generations of young people in Croatia (Gen-Z vs. Millenials), there can be significantly different attitudes in certain aspects of SE. Firstly, Gen-Z finds influencer recommendations important, so it can imply using this marketing strategy for this generation in the context of promoting SE. Also, Gen-Z finds sharing not to be beneficial to waste reduction. As Gen-Z finds this aspect important, this implies further investigation of these attitudes, primarily by quantitative research designs, to get more data behind these attitudes.

Also, considering the observed differences in the acceptance of SE services in urban and rural areas in some papers (Hamari et al., 2015; Altura et al., 2021), it would be advisable in subsequent research to determine whether SE is used more in certain areas of the Republic of Croatia, and whether there are any significant differences related to differences in digitalization levels or other factors. Also, future studies should explore how digital inequalities affect participation in SE platforms. In this research, although data was collected in the regions from which the respondents came, an adequate quota part of the sample was not collected for a more detailed analysis on this particular topic.

Considering the non-probabilistic sample used in this study, it is imperative to acknowledge that the limitation concerning the generalizability of the results

is particularly noteworthy, and caution should be exercised when applying these findings beyond the scope of our specific sample.

This research can serve as a solid framework for some similar research in other countries because comparative analyses in some papers show great differences in attitudes towards SE of respondents from different countries. For example, the finding of the qualitative study indicates that the Indian Generation Z is showing active response while the Swedish Generation Z is exhibiting passive participation towards sharing platforms (Abin and Krishnakumar, 2020).

Finally, businesses that are globalized and have brought competition to an international level, today should research these rapidly changing generations and need to find ways to keep motivation high learn their characteristics, and act according to them. Younger generations are often under-represented in academic research and policymaking, despite being a significant and influential demographic segment. Conducting further research on their use of the SE can help fill additional knowledge gaps and inform policies and practices that better reflect their needs and preferences.

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Stavovi i ponašanje mladih generacija u kontekstu koncepta ekonomije dijeljenja (ED) u Hrvatskoj

Maja Martinović[1], *Zoran Barac*[2], *Valentina Pirić*[3]

Sažetak

Zbog rastuće važnosti koju nove generacije imaju u nadolazećim tržišnim trendovima, istraženi su stavovi i ponašanje mladih generacija (mijenijalaca i generacije Z) prema korištenju koncepta ekonomije dijeljenja (ED) u Hrvatskoj. Proučena je literatura koja povezuje ED i održivost, te mijenijalce i generaciju Z s ekonomskim, društvenim, tehnološkim i okolišnim faktorima ED-a. Također je provedena anketa na uzorku od 181 ispitanika. Rezultati prikazuju stavove mlade generacije o faktorima ED-a, koje ED koncepte koriste i koje namjeravaju koristiti. Dobro vladanje novim tehnologijama, ocjene i komentari na internetu su im važni. ED donosi korist pojedincima i ekonomiji te pomaže u očuvanju okoliša. Najveći nedostaci ED-a su cijene i socijalizacija, dok je prednost dostupnost. Oni koji najmanje koriste ED često imaju značajno niže poimanje sigurnosti. Generacija Z više vrednuje preporuke influencera u korištenju ED-a nego mijenijalci. Također, mlađi sudionici, oni koji su više povezani s generacijom Z, manje su uvjereni da dijeljenje doprinosi smanjenju otpada. Booking.com i Uber se najčešće koriste, a aplikacije za dostavu hrane i dijeljenje vještina imaju najveću perspektivu. Ovaj rad pruža informacije o stavovima, ponašanjima i motivaciji mladih za korištenje određenih kategorija ED-a, kako za donositelje politika, tako i za menadžere tvrtki uključenih u poslove ED-a.

Ključne riječi: *ekonomija dijeljenja, Hrvatska, Generacija Z, Milenijalci, ponašanje potrošača*

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