

Haute Ecole
Groupe ICHEC - ISC St-Louis - ISFSC



Enseignement supérieur de type long de niveau universitaire

Creation of a platform of home cleaning services as part of the gig economy.

Mémoire présenté par :
DELTOUR Isaac

Pour l'obtention du diplôme de
Master in Management Sciences

Année académique 2019-2020

Promoteur :

Mr Jacques FOLON

Boulevard Brand Whitlock 2 - 1150 Bruxelles

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General Introduction

The aim of this thesis is to create a platform of home cleaning services. This idea came to me when I was living with my 3 other friends in a flat and we thought about a concept that could clean our flat without effort when we want. We wanted a housekeeper who would be able to come to our flat for a specific period of time instead of a housekeeper who would come regularly. As students, we don't have a big budget and this is the reason why we didn't want a traditional housekeeper because we would have to pay more than for an on-demand service.

Thus, I had to find a way to provide an on-demand service and I thought about the sharing economy. This is an environment that I know well because I have been working for the company Uber for 2 years as a rider for delivering food. Thus, I have been working more precisely for UberEats. I found great the idea that I could do sports with my bicycle and at the same time I was able to earn some money. Moreover, I had to write a paper for school about a book called "gigged" written by Sarah Kessler and it dealt with the gig economy and its workers. Therefore, my thesis is the occasion to learn more about this new concept and to set up a new project that fits with this business model.

The strategy of Uber is new and disrupts the world of work. Indeed, this strategy represents a new way of working that means you can get a job easily thanks to your mobile phone. We have seen a lot of other companies than Uber using this kind of strategy for several years. Sharing economy is more and more present and we can see a plenty of new start-ups that are taking part in it.

Preface

I would like in this preface to explain how the measures of the Coronavirus had an impact on my thesis.

First of all, I was unable to meet with my promoter, Mr. Jacques Folon, face-to-face because of the Coronavirus. Even if I could call him and send some mails, it wasn't easy to show the progress of my thesis.

Then, all libraries were closed and I had to find my sources on the Internet. Several times, I bought the online access to books. Besides, I had to write this thesis in the small apartment of my mother and I was in the room of my brother because there are only 2 bedrooms in the apartment. Usually, I go to the library to study because I can be more concentrated in a quiet place and because of Coronavirus it wasn't possible unfortunately.

Next, it was very difficult to have a good sample for my survey. The idea was to interview people on the streets of Brussels to get as much as possible the best sample but it was unfortunately impossible due to the Coronavirus. Thus, I created a Google forms that you will find in the appendices and try to have the maximum of respondents. However, it was overall people I know who have answered the survey. This is the reason why the sample is not really representative. I have done my best to have a diversified sample and the maximum of people living in Brussels but I live in Mouscron and I know more people from this region than Brussels.

Eventually, we are in the context of a crisis and it wasn't always easy to find the motivation for running a new business when we see all difficulties that companies must overcome during this difficult period. However, thanks to the passion for the sharing economy and this project I was able to keep my motivation and working on the thesis.

Chapter 1: Sharing economy

For the first time, we discovered the term 'sharing economy' in 2008 in a book called "Remix" written by Lawrence Lessig. Then, other terms appeared such as 'collaborative economy', 'on-demand economy', 'peer-to-peer economy' and 'gig economy'. It is very often associated with companies such as Uber or AirBnb. The appearances of these new start-ups are recent and have quickly disrupted the traditional economic system. Most of these companies exploit digital technologies to develop their strategy by making use of platforms. This is the reason why it is different from the 'traditional companies' because platforms are peer-to-peer marketplaces. It allows people to connect with each other in order to provide or to demand services. Therefore, the consumption patterns have been changed since the sharing economy became more popular according to Rachel Botsman (2010) and several traditional sectors have been reached such as tourism, hospitality, transportation, job market and so on.

Yet, sharing is not a new concept and it has existed for several years. Indeed, we can notice this phenomenon in business-to-business (B2B) domains such as the sharing of machinery in agriculture, forestry, construction sector and so on as well as in business-to-consumer (B2C) domains such as ski and car rental or self-service laundries. Nowadays, the situation has evolved and there are new forms of sharing according to Schor and Fitzmaurice (2015). There are more and more consumer-to-consumer (C2C) transactions and it has resulted in new business models.

We will see later in this chapter how we can define the sharing economy and what is included in it because the interpretation of this model is made particularly difficult by its heterogeneity and the difficulty of clarifying its borders. Indeed, the field is crossed by multiple promises and contradictory interpretations. For example, Sundarajan (2016) describe the sharing economy as a reformist and militant movement providing a breeding ground for innovation in political and organizational governance and for new solidarity. The organization Ouishare (2015) see it as an opportunity for individual emancipation and environmental progress against the hierarchical power of large traditional economic institutions such as the large enterprise inherited from the second industrial revolution. Demailly and Novel (2014) see the collaborative economy as a potentially more resource-friendly economy

reducing the environmental footprint of our consumption. Bardhi and Eckhardt (2012) diverge radically from such visions considering them idealized and considering the collaborative economy as a low-cost access economy based on business models that precariously affect the employment relationship.

1. Ways of thinking in the sharing economy

According to Acquier, Carbone and Massé (2016), four ways of thinking can be identified in the sharing economy: functional economy, gift economy, commons economy and the libertarian counterculture. Even if each way represents a different thought, it is possible that an entrepreneur from the sharing economy uses several ways of thinking to describe his activity.

1.1. Functional economy: the change from ownership to access.

For this school of thought, the value of a product isn't more related to the possession of a good but rather to the benefits of its use. In practice, it means that we give more importance on usage rather than ownership. According to Lauriol (2008), functional economy is considered as a change in the logic of value creation, giving new ways of consumption and production and optimizing the use of resources. A link can be made between this concept and the circular economy that aims to minimize the environmental impacts of a good or service throughout its lifecycle. Based on this concept, the producer must remain as long as possible owner and responsible for the quality of the products in order to optimize the use of natural resources and increase the life and quality of its products. In the same way, it is necessary to anticipate the end of life from the conception of the products in order to facilitate the reuse of materials without degrading their value. Among the solutions put forward by the circular economy, business models based on leasing and service provision appear as a means to enable the environmental optimization of products and to make programmed obsolescence strategies less economically relevant. Similarly, approaches that promote the resale or reuse of end-of-life products can limit waste and reintegrate goods into new use cycles.

Functional economy is a school of thought often associated with the collaborative consumption. For example, Botsman and Rogers (2010) use the idea of 'product-

service system' (PSS). There are 2 types of PSS: the first is a centralized organization giving access to physical resources for various users such as Poppy, Villo, co-working spaces and so on and the second is a peer-to-peer rental platform. This last type of PSS is well known in the sharing economy thanks to several platforms such as AirBnb, BlaBlaCar, OuiCar, CozyCar... Those are iconic platforms with social and environmental commitments in the sharing economy.

1.2. Gift economy: the importance of social links

The practice of giving is one of the oldest modes of exchange in our society. Far from being obsolete, it remains widespread in the business world according to Alter (2010). Athané (2011) defined the gift as a transfer that doesn't involve any counterparty. Consequently, it means that there isn't any form of monetary exchange or barter, which leads to an instant transfer by money, a product, or service of similar value. According to Boyle (2012), the immediate reciprocity implied by the exchange of money or barter in the gift economy would have the effect of destroying social links. Mauss (1924) said that the gift implies a triple obligation that is to give, receive and give back. In the gift, the pursuit of individual benefit and openness to others are articulated through generous acts according to Office. Individuals are indeed interdependent and connected by the goods that circulate between them because the donor's identity is located in the given objects.

We can find the gift economy within the sharing economy through, for example, free stores that are spaces to give and receive goods without any return. The deposited goods are given to the person to whom they may be useful. However, the donor will have to check that what he gives is clean and in a state of use and the beneficiary will only take what is useful to him and not any object under the pretext of gratuity. Botsman and Rogers (2010) said that these new practices would make it possible to regain lost conviviality. A further example that shows that the gift economy is present in the sharing economy is the concept of 'Repair Café'. Martine Postma who is an environmental ecologist found this idea in 2009 in the Netherlands. The principle is based on the periodic meeting of people in a specific place where tools and skills are made available free of charge in order to repair goods. Also, Couchsurfing allows travelers to spend time with the people who host them for free promoting the development of new social links. These examples illustrate that we can

have new relationships with people from all walks of life thanks to the sharing economy.

1.3. Commons economy: decentralized and shared governance promoting the collective creation

The reflection on the commons was largely marked by the research of Elinor Ostrom (1990) who studied the different forms of property and collective management of the common pool resources. Ostrom's research considered these types of collective governance as a mechanism for preserving and regulating the common goods such as the natural resources that have a limited use. According to Benkler and Nissenbaum (2006), these reflections were taken up and extended by a plenty of approaches based on self-organized governance to create and govern the emergence of intangible common goods such as knowledge and software. According to Aigrain (2005), the most emblematic examples come from open source computing such as the GNU project that triggered the free operating system Linux. The free software movement is thus characterized by the transition from a hierarchical and proprietary logic based on closed property rights to an open, distributed and contributory logic promoting free and universal free access for users. Similarly, Wikipedia based on a model of self-regulation draws its principles of governance from the regulation of common goods according to Cardon and Levrel (2009). Thus, Demil and Lecocq (2010) said that the governance of the common goods is at the basis of the principles of peer production through the development of cooperative principles and alternative governance that allow the creation and sharing of resources.

The governance of the commons is an important frame of reference in the field of the sharing economy exploring the emergence of more cooperative and decentralized forms of governance. Michel Bauwens (2005), founder of the P2P foundation platform, argues for the emergence of a « mode of production and value creation that is free, fair and sustainable » Bauwens (2015, p 68) promoting the diffusion and co-creation of value between the 'commoners'. In this perspective, the aim is to disseminate knowledge as widely as possible and give free access to the resources. This reflection on governance is also accompanied by the creation of collaborative management tools around decision-making. In addition, according to Wright and De Filippi (2015) technical innovations such as the blockchain tools for implementing decentralized governance schemes in which control is no longer

provided by a centralized authority but it is organized horizontally and collaboratively among its members.

Another approach was made by Rifkin (2015) in which he shows how the evolution of information systems and the development of the Internet of things (IOT) can lead to the creation of a 'zero marginal cost society' based on the rise of 'collaborative commons' and marked by the decrease in the cost of access to goods and services, the co-production of content, products and services, the decentralization of energy production systems and the shift of our societies towards distributed and decentralized systems which will be more effective from an environmental point of view.

1.4. Libertarian counterculture: fight against rents and the regulation of large office automation institutions

In 2008, Fred Turner studied the hippie counterculture that appeared in the 1960s in the United States and showed that the ideologies of this movement were reflected in the development of new web technologies and more broadly in Silicon Valley. In his analysis, Turner describes the emergence of a libertarian world that refuses regulation and rents of large bureaucratic companies symbolized in the 1970s by IBM. Then, we notice a renewal of libertarian thought based on the freedom of action of the individual in a free and deregulated market but also free of monopolies and state intervention. Lallement (2015) says that the development of the Internet contributes to the rise of this ideology relying on decentralized technology and questioning the established hierarchies. In this ideology, anyone can build new types of political organization based on participation and collaboration. This movement also values the individual entrepreneur and puts forward a desire to make profit with a thought built on individualism and the cult of inventiveness.

Entrepreneurs in the sharing economy borrow from the ideology of American counterculture a desire to change the world and break the rents of large established institutions. This approach leads to disruptive initiatives such as Uber whose founder Travis Kalanick claims the libertarian philosophy of Ayn Rand or such as Airbnb that puts forward an entrepreneurial and liberal vision. This standpoint leads also to technological innovations such as blockchain that is a decentralized technology for

recording, accounting and maintaining transaction records. Besides, according to Wright and De Filippi (2015) it opens the perspective of regulated organizations and transactions without a centralized institution.

2. Definition

In this first chapter, I will try to give a definition of what is the 'sharing economy' because there is no universal definition of this concept according to Sundararajan (2016). First, I will describe the 3 key factors of the sharing economy and its five characteristics according to Sundararajan (2016). Then, I will analyze several definitions given by different authors and specialists in order to build one common definition.

2.1. Key Factors

Changing consumer behavior: as we saw above in the chapter of spectrums of thought, functional economy is at the basis of this change in consumer behavior. Indeed, consumers put more attention to the use rather than to the ownership of goods because, according to the research center CREDOC (2015), most of them have lost confidence in the economic system and have begun to seek other solutions. Botsman and Rogers (2010) notice that awareness of environmental issues will also enable some consumers to refocus their consumption on existing goods and move towards a more environmentally friendly economy. Thus, according to Rifkin (2014), consumers are recently more attracted to the temporary usage. Examples are Poppy, a Belgian company which offers access to shared mobility services as well as Nextbike and Green Bikes Barcelona. Eckhardt and Bardhi (2015) run through the reasons for this shift that are convenience, ecologic sustainability and lower prices.

Social networks and electronic markets: this is mainly thanks to social networks and community platforms that the networking among peers is possible. They link many consumers who are willing to share their goods among each other (the 'crowd'). Moreover, electronic market platforms make easier the search and decrease transaction costs. Furthermore, rating and feedback are mechanisms for trust and reputation in anonymous markets. Social networks and electronic markets

offer integrated fulfillment as well as payments functions (e.g., social media payment) which ensure easy and reliable compensation for using the shared services.

Mobile devices and electronic services: according to Macmillan, Burrows and Ante (2009), mobile devices and electronic services are strong facilitator for accessing services in the 'app economy'. It is possible thanks to mobile smart devices such as smartphones and tablets. For example, a solution for sharing cars is much easier and more practical for consumers based on intelligent hardware instead of physical gear. Companies, such as Poppy or DriveNow in Belgium, Sharoo in Switzerland, or Getaround and RelayRides in the USA, rely on a combination of an electronic service using smartphone apps and smartcards instead of physical keys.

2.2. Characteristics

- Largely market-based: we see that new markets have been created thanks to the sharing economy and they enable the exchange of goods in addition to the emergence of new services. They also result in potentially higher levels of economic activity.

- High-impact capital: a lot of new opportunities are possible thanks to the sharing economy. People with different assets and skills can save you time and money.

- Crowd-based 'networks' rather than centralized institutions or hierarchies: the supply of capital and labor comes from decentralized crowds of individuals rather than corporate or state aggregates. Future exchange may be mediated by distributed crowd-based marketplaces rather than by centralized third parties.

- Blurring lines between the personal and the professional: it is difficult to see the differences between activities that are personal or professional. For example, peer-to-peer activities like giving someone a ride can be considered personal and not professional.

- Blurring lines between casual labor and fully employed, between independent and dependent employment, between work and leisure: many traditionally full-time

jobs are supplanted by contract work that features a continuum of levels of time commitment, economic dependence and entrepreneurship.

2.3. Definitions from authors and experts

- According to Lessig, sharing economy is a « collaborative consumption made by the activities of sharing, exchanging, and rental of resources without owning the goods. » (Lessig, 2008, p.143).

- Rachel Botsman said that the sharing economy is « an economic system based on sharing underused assets or services, for free or for a fee, directly from individuals » (Botsman and Rogers, 2010, p.108).

- « Business models where activities are facilitated by collaborative platforms that create an open marketplace for the temporary usage of goods or services often provided by private individuals. » (European Commission, 2016, p.3). There are 3 levels of actors in the collaborative economy according to the European Commission: service providers, users of these and intermediaries that connect — via an online platform — providers with users and that facilitate transactions between them.

- According to the SPF Economie, sharing economy is « the provision of voluntary and shared resources towards a new model of consumption between citizens, supervised by a company that connects applicants and suppliers. » (SPF Economie, 2019, para.1).

- « The sharing economy is an economic model defined as a peer-to-peer (P2P) based activity of acquiring, providing, or sharing access to goods and services that is often facilitated by a community-based on-line platform. » (Investopedia, 2020, para.1).

- « The sharing economy is an IT-facilitated peer-to-peer model for commercial or non-commercial sharing of underutilized goods and service capacity through an intermediary without transfer of ownership » (Wikipedia, 2020, para.2).

- The sharing economy is defined as « an economic system in which assets or services are shared between private individuals, either for free or for a fee, typically by means of the internet. » (Oxford English Dictionary, 2015)

2.4. Build definition

By analyzing the different definitions above, we can find words such as economic system or online platform that come regularly and that represent important criteria of the sharing economy. Thus, we understand that the sharing economy is an economic system in which individuals share assets and services thanks to an online platform. Therefore, the definition I will provide is the following:

Sharing economy is an economic system, in which the access to goods and services are provided to users through internet-based platforms in exchange or not for a financial or tangible asset.

3. Terms related to the sharing economy

However, we have defined the term 'sharing economy' but other terms exist such as 'collaborative economy', 'gig economy', 'on-demand economy' and 'peer economy'. Do these terms mean the same thing as the sharing economy? This is what I will analyze in the next part of this chapter.

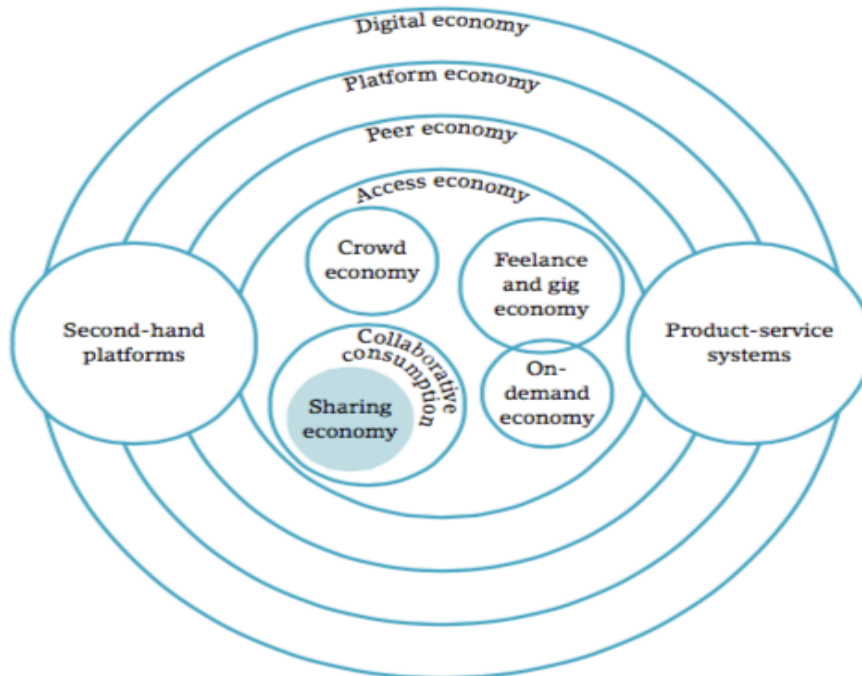
First of all, it is interesting to list the most popular terms related to the sharing economy and according to Botsman (2010) these terms are collaborative economy, collaborative consumption, on-demand economy, on-demand services, gig economy, freelance economy, peer economy, access economy, crowd economy, digital economy and platform economy. Therefore, we see that there is a plenty of terms related to the sharing economy and it means that there is a need to conceptualize them. This is the reason why I will explain all these terms to have a better overview of the meanings of them.

Tableau 1 : Definitions of sharing economy

Collaborative consumption	Collaborative consumption as 'people coordinating the acquisition and distribution of a resource for a fee or other compensation.' (Belk, 2014)
On-demand economy and on-demand service	On-demand economy focuses on 'on-demand' needs, in other words, the immediate access-based goods and services. Online platforms, that provide this direct access to customers according to their needs, are part of the on-demand economy (Botsman, 2010). Frenken (2015) says that with the help of on-demand service platforms consumers can deliver personal services to each other.
Gig economy	Gig economy means "the temporary, project-based and flexible jobs. Companies that hire independent contractors and freelancers instead of full-time employees part of this so-called gig economy" (Investopedia, 2020, para.1)
Freelance economy	According to Rinne (2017), similarly to the gig economy, freelance economy means the workforce participation and income generation by freelancers or independent workers.
Peer economy	According to Georgina Görög (2018), peer-to-peer economy refers to the business between customer and customer without any intermediaries. They can buy and sell products and services from each other
Access economy	'Access economy' or 'access-based consumption' is one type of the economy that offers customers access to products or services when they want it (Gobble, 2017) but not exactly the same; it helps to purchasers who could not afford to own or don't want to own a product but they need for it for short-term (Bardhi and Eckhardt 2012). This form of purchasing may help to protect our environment with less use of products and natural resources (Leismann, 2013).
Crowd economy	Crowd economy focuses on the 'crowd' and refers to crowdsourcing and crowdfunding (Rinne, 2017). According to Sundararajan (2016), the 'crowd-based capitalism is the way in which platforms like Uber and Airbnb draw on the resources of the crowd to serve the needs of the crowd, taking their cut along the way.'
Digital economy	Digital economy means "the economic activity with help of mobile technology and the internet of things (IOT) that result from billions of everyday online connections among people, businesses, devices, machines, data, and processes" (Cassar, Heath, and Micallef, 2010). According to Rinne (2017), this expression refers to anything powered by digital technologies.
Platform economy	Like the digital economy, companies are creating online structures that enable a wide range of human activities (Kenney- Zysman 2016).

Then, after analyzing all these definitions we can understand the differences between the terms related to the sharing economy and we can highlight the connections among the different concepts. The figure 1 shows these different connections.

Figure 1 Terms related to the sharing economy



Therefore, we notice that the broader term that includes all other terms related to the sharing economy is 'Digital economy'. Then, it is followed by the platform economy, the peer economy and the access economy. This is in the access economy that we find the term sharing economy included in the collaborative consumption. Thus, we understand that the access economy is a more general term and it means that it allows people to have an access to goods or services without owning them. Next, the definition of the sharing economy we deduced in the part A of this thesis can be discussed. Indeed, the term 'sharing' is important and if we follow the figure 1, we can point out that we talk about 'sharing economy' when we share underused assets like Botsman (2010) wrote in her book. This is the lack of a common and universal definition that causes this misnomer. However, we understand now the differences between these terms and we will keep the definition inferred in the part A to keep it simple.

Thereafter, I would like to choose the most appropriate term for the project of this thesis, which is the creation of a platform of home cleaning services. As I said in the introduction, it will be an on-demand service provided by independent workers. Of course, I will explain the concept of this project more into details in the next chapters. Thus, if we look at the figure 1 and the definitions of all terms related to the sharing economy, we can say that the project fits the most with the terms of 'Gig economy' and 'On-demand economy'. In point of fact, from a worker point of view, the project is a part of gig economy and from a customer point of view, it is a part of an on-demand economy. In addition, we notice on the figure 1 there is an intersection between both terms and it means the same thing depending on which point of view we consider the definition. It will be the gig economy for an independent worker who will provide the service and it will be the on-demand economy for a customer who needs a service at any given moment.

In this case, I will choose the term from a worker point of view and thus the project will be considered as part of the gig economy as it is written in the title of the thesis.

4. Sharing economy segments

We can distinguish 4 segments in the sharing economy: collaborative consumption, collaborative production, collaborative finance and collaborative education.

4.1. Collaborative consumption

As we saw in functional economy, collaborative consumption refers to a model where access predominates over ownership of a good or service. According to Alagar (2007), it is a common movement between consumers working together to exchange goods and services. It comes through renting or lending between individuals, food sharing or still home sharing. Alagar mentioned also the group purchase which is when people get together and buy a large quantity of the same product to have a cheaper price. Collaborative consumption is one of the most important segments of the sharing economy and it is based on sharing underused assets. Besides, we find this concept in the Rachel Botsman's definition of the

sharing economy. It is also important to mention the fact that technology plays a key role and allows demand and supply to come together.

4.2. Collaborative production

Collaborative production is the production of commons and sharing platforms thanks to people called 'makers'. A lot of goods are manufactured in Asia and transported all around the world. Makers from collaborative production can prevent it by making goods thanks to the 3D printing, the DIY movement or still the second-hand items. Thus, we can produce less in a personalized way and closer to the place of consumption.

4.3. Collaborative finance

Collaborative finance is divided according to 3 main axes: peer to peer lending, peer to peer funding and peer to peer currency. This sector allows to develop economic models that have been implemented for a long time and to decrease intermediaries in the finance sector. Actually, peer-to-peer is the main reason why there are fewer intermediaries needed.

4.4. Collaborative education

The creation and the governance of intangible goods such as knowledge and software characterize this sector as we saw in commons economy. The different areas in this sector are education, creation, research, networks for sharing... It is a really important movement that will transform the current model of teaching and learning.

5. Some key figures

According to Venturebeat (2015), in the sharing economy, there were more than 17 billionaire companies with 60,000 jobs and \$15 billion in financing for this economy. Besides, a study carried out by CREDOC (2014) states that one in two French has already used the collaborative economy. According to Clout (2016), the sharing economy in the European Union generated 3.6 billion revenues in 2015.

Figure 2 Sharing economy sector and traditional rental sector projected revenue opportunity

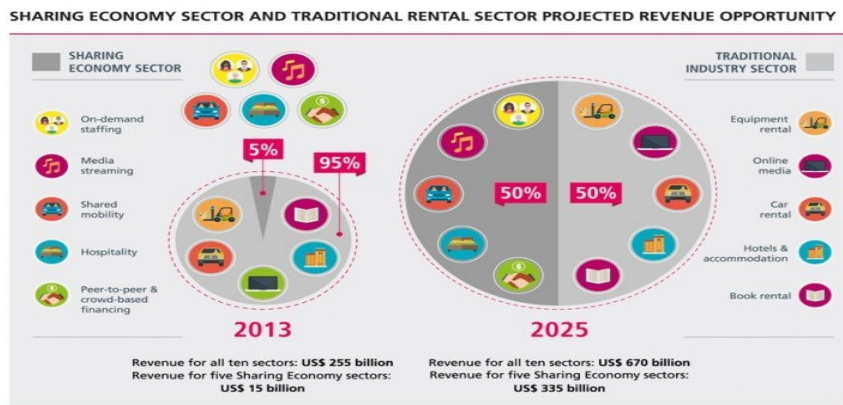


Figure 3: Illustrative revenue potential across five traditional and Sharing Economy sectors; Source: PWC – The Sharing Economy

Source: PWC. (2015). *The sharing economy*. Retrieved on July 13, 2020 from pwc.fr/fr/assets/files/pdf/2015/05/pwc_etude_sharing_economy.pdf

As we can see on the figure 2, the study carried out by the company Pwc (2016) shows that the global market for the sharing economy should reach nearly 335 billion dollars by 2025, compared to 15 billion in 2013. We can also notice that market share of the sharing economy will increase by 45% to amount to 50% of the global market share in 2025. Therefore, the market share of the traditional industry sector will decline by 45% in 2025. It is also important to notice that 5 sectors for the traditional economy and 5 sectors for the sharing economy have been taken into account. For example, we talk about shared mobility for the sharing economy sector and car rental for the traditional economy sector. We understand that both services are more or less the same. For example, we have the company Poppy for the sharing economy and Sixt for the traditional economy and both companies rent vehicles but not with the same business model.

A study carried out by Deloitte (2015) said that investments in start-up of the sharing economy increase each year. In 2015, more than 12 billions of dollars were invested in new companies of the sharing economy. It represents the double of the amount of money invested in start-up dealing with social media such as Facebook or Twitter.

Thus, sharing economy attracts investors and it is a growing sector with a lot of opportunities.

6. Sharing economy transactions

We observe in the sharing economy that there are 3 types of transactions between suppliers and consumers. The actors who are taking part in the sharing economy are companies and individuals in addition to an online platform that plays the role of intermediary of transactions between actors. Thus, the 3 types of transactions are B2B (business-to-business), B2C (business-to-consumers) and P2P (peer-to-peer).

6.1. B2B

Business-to-business is a type of transaction in which companies make available their underused assets to other companies. They use an online platform in order to rent out their assets. For example, the French platform BirdOffice enables companies to rent offices and meeting rooms to other companies. It is also the case with Liquidspace which is an American platform and allows also companies that have offices they don't use a lot to make them available on the online platform.

6.2. B2C

Business-to-consumers is a type of transaction in which companies make available assets that they own to consumers or they can also offer services to consumers. Then, consumers share between them the access to goods. For example, the company Poppy or DriveNow have fleets of cars and make it available to consumers for a specific period of time. As we saw in functional economy, it is considered as a PSS (product-service system) with a centralized organization giving access to goods.

6.3. P2P

The last type of transaction is peer-to-peer or C2C (consumers-to-consumers) which enables individuals to share or sell their assets with other individuals. For example, they can share their assets via Airbnb, Getaround or still Toutseloue. Moreover, there are platforms such as Vinted or eBay that enable consumers to sell their goods. They can also offer services thanks to Uber, Pawshake or Listminut.

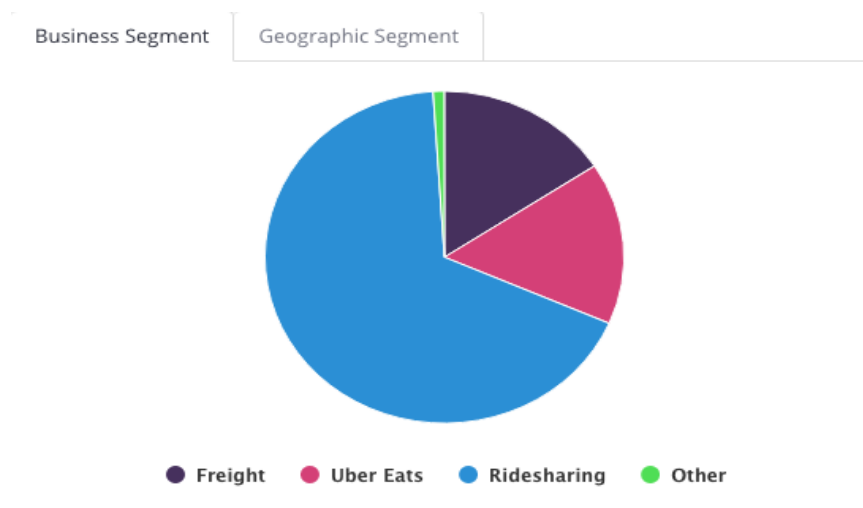
7. Examples of companies in the sharing economy

We observe a plenty of new companies in the sharing economy since Ebay, Uber or still Airbnb were founded. As I said at the beginning of the first chapter of this thesis, several sectors are present in the sharing economy such as tourism, transportation, finance and so on. I will introduce some examples of companies that are part of the sharing economy. Then, I will list the different sectors that we can find within the sharing economy.

7.1. Uber

Uber is one of the pioneering companies of the sharing economy with Airbnb, BlaBlaCar and eBay. Travis Kalanick launched the company in 2010 in San Francisco. The concept of the company consists of a platform that connects drivers who have cars and are willing to give rides to people who need them. Therefore, we are in a model of on-demand service. Uber is the intermediary between drivers and people who want a ride. However, Uber has several activities and operates across 4 business segments such as eats, freight, rides and Other Bets.

Figure 3 Business segment



Source : Craft. (2020). *Uber company profile*. Retrieved on July 20, 2020 from <https://craft.co/uber>

As you can see on the figure 3, we have an overview of the percentage of the annual revenue in 2019 of each business segment. Thus, we notice that ridesharing

is the most important part of the annual revenue of Uber in 2019 with a percentage of 67.5%. Then, we have segments of Uber Eats and Freight that each accounts for 15.8% of the annual revenue in 2019. The last segment that is other represents 1% of the annual revenue in 2019. The annual revenue in 2019 amounted to 14.15 billions of dollars.

7.2. Amazon Mechanical Turk

Amazon Mechanical Turk is a marketplace that allows companies to have an access to a diversified workforce for micro-jobs such as photo/video processing, collection of information and so on. Companies post different easy work tasks on a dashboard such as adding tags to images, writing product descriptions for websites... These work tasks are often simple and thus they don't pay a lot just a few cents per task. Amazon has set up this platform in order to help application developers overcome certain types of problems and to improve the technology by training algorithms. That means that it integrates human intelligence with code. For example, adding tags to images by human beings allow the website to recognize what is a car or a cat or a color... without the intervention of human intelligence the machine can't recognize directly what we see on the image. For example, the company Amazon uses this technique to facilitate the description of its products. If Amazon sells a blue sweatshirt, the color will be identified automatically thanks to all tags done by crowd workers from Mechanical Turk.

7.3. Tomnod

Based on the same principle as Amazon Mechanical Turk, the company DigitalGlobe gives the opportunity to volunteers to analyze satellite images via the collaborative platform Tomnod. For example, one of its campaigns was to identify clues about the MH370 Boeing of the Malaysia Airlines that disappeared. In 48 hours, more than 2 million people analyzed 645000 images covering a surface area of 24000 square km.

7.4. KissKissBankBank

KissKissBankBank is a crowdfunding platform that helps individuals to raise funds in order to realize ideas or projects. The money raised is in form of donations.

Thus, we get back here to the principle of the gift economy because people give money without consideration. They just want to help people with a project or an idea that they like and they receive generally a reward from the creator of project in return to thank them. Thus, we notice the triple obligation of Mauss (1924) which is to give, receive and give back concerning gift economy.

7.5. Getaround

In 2009, Jessica Scorpio, Elliot Kroo and Sam Zaid founded the company Getaround which is a car sharing platform. The company employs more than 400 people and acquired the French company Drivy in 2019. The company provides a car rental service and it is present in several countries such as The United States, France, Belgium, Spain, Germany and so on and the mobile app is available in more than 300 cities. Thus, it is possible to rent a car with your smartphone for a few hours or even a few days thanks to the platform of Getaround. Cars are from individuals or professional fleets of cars. Therefore, Getaround plays the role of intermediary that allows supply and demand to be matched thanks to its online platform. In this kind of business, we can make a link with a school of thought mentioned above which is functional economy. The principle is that use predominates over ownership and this is the case with Getaround because people prefer to use cars rather than buying it. It can also be considered as a PSS which is characterized by a peer-to-peer platform.

7.6. Airbnb

In 2008, the company was created by Brian Chesky, Joe Gebbia and Nathan Blecharczyk in San Francisco. It is a platform that allows people to rent their real estate property to others. Today, the company is present in 192 countries and in 34 000 cities. Moreover, the platform gathered more than 1,5 millions listings of accommodations. The idea came when one of the three founders looked for a hotel room in San Francisco but all rooms were sold out. Thus, he decided with his 2 other friends to create a platform that will allow hosts to rent their rooms to guests. In 2017, the company's valuation is more than 31 billion of dollars. Airbnb represents one of the most important companies within the sharing economy. This is, like Getaround, a product-service system according to Botsman and Rogers (2010)

7.7. Vinted

Vinted is a community-based online market that allows its users to sell, buy, and exchange second-hand clothing and accessories. Milda Mitkute and Justas Janauskas founded the company in 2008 in Vilnius. The platform has more than 23 millions members and is available in 11 countries. Each member can be a seller or a buyer and thus it is possible to earn money or to buy stuff at a better price than the traditional market.

7.8. Repair Café

The concept was born in 2009 in the Netherlands and it was founded by Martine Postma. It deals with workshops dedicated to the repair of objects. Everybody can go to these workshops in order to repair an object that was broken and they can help other people present in the workshop to repair their objects. From an environmental, financial and social point of view, there are a plenty of advantages such as energy saving, decrease in household spending or still contacts between neighbors and so on. This is clearly an example of the gift economy and we notice the triple obligation that is to give, receive and give back of Mauss. People give their help to repair an object and then they receive help from others to repair their objects.

8. Sectors of the sharing economy

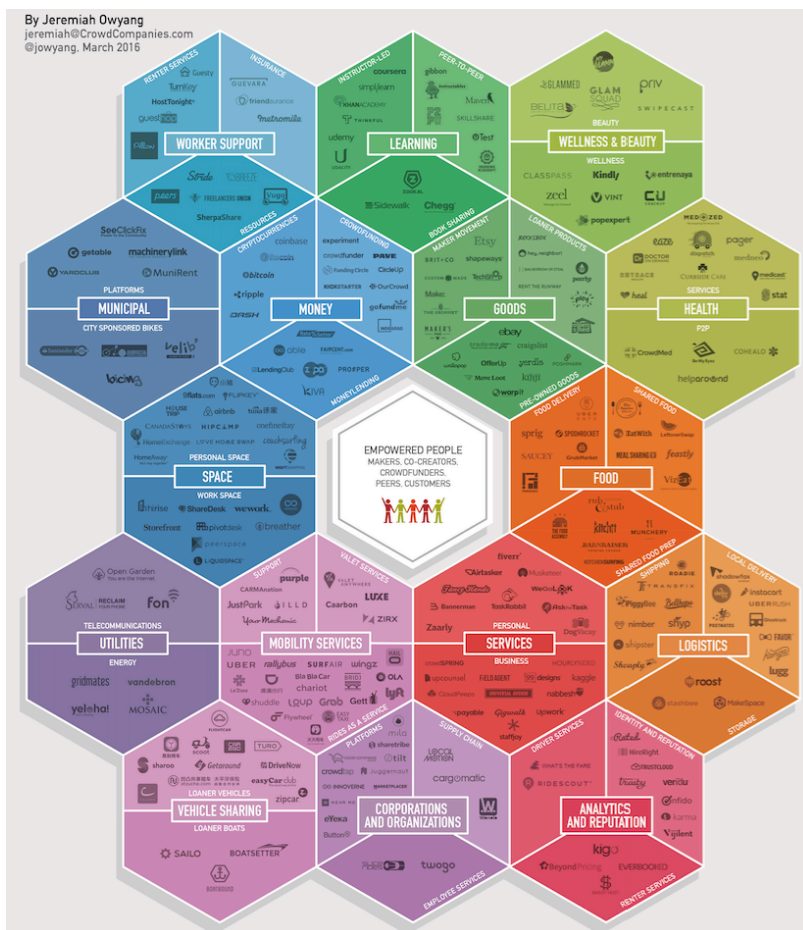
More and more traditional sectors are concerned by the sharing economy and we observe thus an 'Uberization' of the traditional sectors. In this part, I will list the different sectors present in the sharing economy and give examples of companies for each sector.

Tableau 2 Sectors and companies in the sharing economy

SECTORS	COMPANIES
Transportation	Uber Getaround Poppy Getaround BlaBlaCar
Hospitality	Airbnb Couchsurfing
Food	UberEats EatWith
Clothing	Vinted
Education	Mooc List Coursera
Repairing and Crafting (DIY)	Repair Café Fablabs
Finance	KissKissBankBank Spreds Hellomerci

On the table 2, you have a better overview of all sectors and the companies present in the sharing economy. We notice that there are a lot of sectors like in the traditional economy such as food, health or still finance.

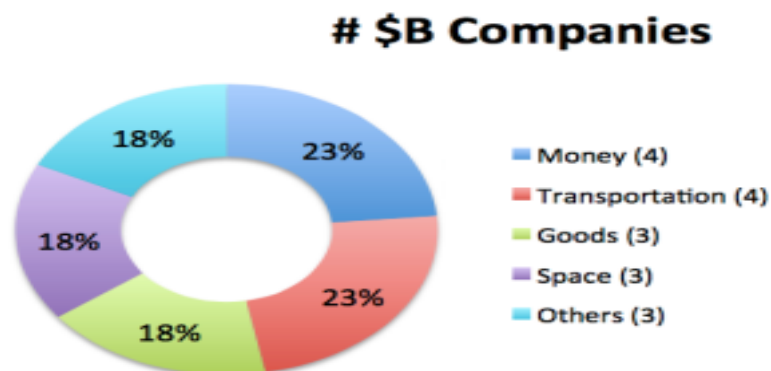
Figure 4 Sectors in the sharing economy



Source: Owyang, J. (2016). Honeycomb 3.0: The collaborative Economy Market Expansion. *Web Strategist*, Retrieved on June 25, 2020 from <http://www.web-strategist.com/blog/2016/03/10/honeycomb-3-0-the-collaborative-economy-market-expansion-sxsw/>

On the figure 5, you can see the revenues from each sector.

Figure 5 Revenues of different sectors in the sharing economy



9. Business models of the sharing economy

We notice that there are different business models by analyzing examples of companies in the sharing economy. Each company of the sharing economy has its own way of working. As we saw in the build definition, some companies provide a service, others provide goods and the activity is possible thanks to people and an online platform. Therefore, a lot of opportunities are present in the sharing economy and it includes 4 business models according to FING (2015).

9.1. Re-distribution

The first model is re-distribution which promotes the transfer of ownership of goods between individuals who connect each other on an online platform. The first company to use this business model was eBay. Then, a lot of other companies follow the same model such as Leboncoin, AutoScout, 2ememain, Vinted...

9.2. Product-Service

The second model is product-service which promotes the exchange of a physical resource between individuals without transfer of ownership. The item exchanged can be a vehicle, a good or still a space. For example, in the transportation sector, companies like Getaround or Poppy use this business model. However, as we saw in functional economy there are 2 types of product-service system according to Botsman and Rogers (2010):

- Centralized organization giving access to physical resources for various users. The example that illustrates this type of PSS is Poppy which is a car sharing platform. The company has a fleet of cars and makes them available to users. Thus, this is well a centralized organization giving access to physical resources for various users.

- Peer-to-peer rental platform. The example that illustrates this type of PSS is Getaround which is a rental car platform. Individuals owning a car can rent their car thanks to the Getaround's platform. Therefore, it is well a peer-to-peer rental platform and there isn't by definition transfer of ownership.

Other example such as Zilok which is a rental platform uses also the business model of Product-Service. Thus, this is a PSS peer-to-peer rental platform. Concerning spaces, the best-known examples are Airbnb, CouchSurfing or HomeAway but other ideas exist such as coworking with WeWork or Copass. The first allows individuals and companies to book a workspace, an event space or conference rooms around the world at specific locations. The second, Copass, is based on the same principle: spaces are made available to individuals who can book their place and come to work in a suitable environment. The platform presents an additional originality that is the opportunity to book a room to sleep. For example, when people book their coworking space, they can see local 'Copassers' that also offer Airbnb.

9.3. P2P Services or On-demand Services

The third model is P2P Services or On-demand Services. On the contrary to the previous business model, we can only ask for services and not goods in this model. For example, you can request household chores, travels by car or keeping animals. Therefore, it is clearly the business model that I will use for the creation of the home cleaning services platform. In this model, only individuals can request and provide services. Thus, if all types of transactions are included in the sharing economy (B2B, B2C, P2P), P2P services only concern individuals.

In addition to world-renowned transportation companies like Uber and Lyft for 'P2P taxi' or BlaBlaCar for long distance ridesharing, there are other on-demand services platforms:

- Postmates and Instacart which are platforms that deliver food from local stores in the United States. However, UberEats took over Postmates in 2019. In this kind of model, all delivery guys are independent.
- Pawshake is a pet-sitting platform that connects pet owners with pet sitters. Thus, it is possible with this platform to go on holidays and find a pet sitter who will take care of your animal. DogVacay is based on the same principle but only with dogs as pets.
- EatWith is a platform that enables to eat a meal cooked by a host in his house.

9.4. Local cooperative systems

The last model is local cooperative systems that are based on the mobilization of local communities. The principle is to create a partnership between consumers and producers. In this model, we haven't systematically recourse to an online platform and this represents an important difference with the 3 other models.

Good examples of organizations that use this model are AMAP (Associations pour le Maintien d'une Agriculture Paysanne). The principle is a group of consumers that get in touch with an agricultural holding in order to create a short supply chain between them. The needs of consumers are determined in advance and then communicated to producers. As the season progresses, products are collected and distributed to consumers. This business model reminds us the current of thought of commons economy whose purpose is a responsible and shared management of commons. AMAP enable a controlled production thanks to the needs predefined by consumers. Thus, producers know the precise quantity in advance and can thereby adapt their production.

This system has many benefits for consumers such as a lower price and a better quality. Moreover, consumers support local producers whose benefits is the disintermediation with the supermarkets in addition to an accurate output.

Figure 6 Business models



Source: Fing. (2015). *Share evolution*. Retrieved on May 6, 2020 from <http://sharevolution.fing.org/>

Therefore, we notice throughout these 4 models that the ownership is less important than the usage of a good. Thus, consumers prefer to pay to have an access to a good rather than to own it according to Botsman and Rogers (2010). For example, it means that it is less important to be the owner of a car than having the opportunity to drive. This need can be met thanks to the sharing economy and the collaborative consumption. Several situations show us that usage of a good is more benefit for a consumer rather than the ownership of it. For instance, you need a tool to tinker and you don't have it. It is now possible to borrow it easily from a neighbor thanks to an online platform, which avoids an unprofitable purchase.

Sharing economy causes a change in the vision of people and offers a lot of new opportunities. According to Botsman and Rogers (2010), lifestyle, work, play, travel, creative, learning and consumer habits are being disrupted and changed. Thanks to the sharing economy, individuals are more involved in the consumption cycle and tend to imitate the operation of a company by using a P2P system according to Owyang (2016). Indeed, individuals can lend or borrow money from peer-to-peer platforms such as Hellomerci or they can sell, buy and rent goods thanks to online marketplaces such as Etsy, Vinted and Getaround.

10. Different sources of income

There are several sources of income that companies use in the sharing economy. Some platforms want to make big profits and exploit a maximum of sources of income. Other platforms just aim to cover their costs rather than making profit.

Thus, there are plenty of sources of income observed in the sharing economy. Yet, in this thesis, I will deal with 5 of them that are the most common.

10.1. Service charges

Service charge is the source of income that the majority of the companies in the sharing economy adopt. It consists of an addition, to the basic price of the transaction, of a fee that the platform will collect. Then, this amount is directly taken from the income of the individual or company that provides the good or the service.

For example, a consumer will pay a service charge in addition to the basic price when he orders a meal on the UberEats platform. Thus, if the meal costs 10 Euros, the consumer will pay 14,95 Euros in total because there is a service charge of 4,95 Euros in addition to the basic price of 10 Euros. Another example of platform that uses this source of income is AirBnb when a guest books a room he has to pay the price of the room to the host and extra costs for the platform. The reasons given by companies of these extra costs are to ensure a successful operation of their platforms and to offer support structures.

10.2. Advertising

A second source of income is advertising. However, it is interesting to notice that most of the companies of the sharing economy don't exploit advertising on their platforms. We observe it with platforms like Uber, AirBnb, Poppy, EatWith and so on while advertising appear on the Vinted platform for example.

10.3. Subscriptions

Some companies offer subscriptions in order to benefit from their services. A good example of a company that uses this model of income is Villo that is a bike rental platform. When a consumer subscribes to the platform he has to pay an amount that will give free access to the bikes during a specific period of time. In the case of Villo, they offer subscriptions of one year for unlimited trips.

10.4. Standby charges

Generally, there are standby charges when a company offers subscriptions to get access to services of the platform. Therefore, it means that there are extra costs in addition to the price of the subscription to benefit from the service. For example, these standby charges can depend on the number of kilometers that a consumer drove with a vehicle if it is a car sharing platform like Poppy.

10.5. Sale of digital data

This last source of income is very important for digital platforms. This is personal information about users. The platform collects data such as age, gender, country and so on but also it registers consumer habits, revenues from suppliers, geolocation... This data has a great value and brings an important added value to the platforms that obtain it. Indeed, it is very interesting for the product marketing because it will allow targeting groups with precise characteristics and making easier the sell of some products. Thus, a lot of companies are looking for this kind of data in order to boost their activity with a targeted marketing.

11. Trust and reputation

The sharing economy disrupts the traditional economic world in part because it connects people completely unknown to each other. Thus, it is important for platforms that individuals can trust each other to enjoy a good reputation. If the company has a good reputation, there will be more service providers and consumers. Besides, the more the platform develops, the more users it has, the more network grows, the more valuable it becomes.

Therefore, we observe that trust is important in such cases as, for example, hosts of Airbnb who rent their apartment to unknown people or car owners of Getaround who make available their vehicle. We understand that companies in the sharing economy can be successful without trust. This is thanks to the reputation and the quality of the services of platforms that the trust can be build. Besides, Rinne (2017) said that trust and reputation ensure a social cohesion and guarantee all parties involved that a transaction can be carried out reliably.

In 2016, a study carried out by PWC confirms how trust is important within the sharing economy.

- 70% of consumers trust feedbacks written by websurfers.
- 69% of respondents will use a platform only on the basis of a recommendation from a reliable source.
- Nowadays, 62% of the population has less trust in brands.

- More than 80% of consumers use platforms thanks to recommendations from people they know.

According to PWC (2015), this is more the trust in the system that prevails rather than in the individuals or in the institutions. In other terms, the consumer doesn't especially trust the unknown person who drives him to his destination or accommodates him for the night. He prefers to rely on feedbacks left by the community on Uber drivers or Airbnb hosts.

According to Zucker (1986), there are 3 types of trust:

- Interpersonal trust: this is the trust between individuals that is necessary to communicate and exchange
- Interorganizational trust: this is the trust that people have in members of organizations because they belong to the same group.
- Institutional trust: this is a social contract between individuals and regulatory institution where everyone makes the sacrifice of part of his freedom for the good regulation of society.

This is the interorganizational trust that is affected to the sharing economy. Thus, the reputation of the platforms depends on the quality of relationships within the community. All experiences of each member of the community that are shared with others will have an impact on the reputation of the company. Thus, individuals who are interested in goods or services provided by platforms in the sharing economy will trust more feedbacks and reviews of the community than the service provider.

There are also start-ups that offer their services to the platforms which are still not well-known to the public. These start-ups analyze different users profiles on several platforms. Next, they collect reviews and feedbacks about these users in order to assess the reputation of them. When they have the assessment of the reputation of the different users, they can give this information to the platforms that are not well-known. Thereby, the platform can increase its reputation thanks to users with a good profile and individuals interested in this platform will have more trust in it. An example of company that provides this service is the Website Famust.com.

Therefore, we understand that trust and reputation are at the basis of our interconnected society. Trust system implemented by platforms enables to reduce the risk by excluding all users with an inappropriate behavior. Actually, this is the same situation in the traditional economic world. People will buy goods or services from companies that have a good reputation like in the digital world.

12. Sharing economy and the traditional economy

According to TNS Sofres (2013), the main reason why people use sharing economy is for a financial aspect because the average cost is lower than in the traditional economy. According to Demailly (2014), the majority of service providers work in the sharing economy in complement to their professional activity. That means that people working in the sharing economy don't exclude the traditional system. Individuals want to have a better purchasing power and increase their income.

The sharing economy disrupted the economic world and had an impact on traditional companies. According to Owyang (2016), the sectors of transportation and hospitality are those that are the most impacted but in the future it will be all sectors that will be disrupted by the sharing economy. Thus, it is interesting to analyze the differences between sharing economy and traditional economy and see what are the breakpoints between both economies. It will allow knowing exactly what are the impacts that caused the platforms on the traditional companies.

12.1. Impacts on the current market

Companies of the sharing economy have different characteristics from the traditional companies and this has an impact on the current market. We will see below what are the different factors.

Firstly, the sharing economy increases **the economic efficiency** in 2 ways. The first is that there is a better usage of goods that already exist. Instead of buying a good, the consumer can borrow it from another individual. Therefore, the utilization rate rises. The second way is characterized by services adapted to the consumer

and his desires. In the sharing economy, service providers want to match their supply level to the demand level. Thus, there is a better resources allocation.

Then, we notice that there is a better depreciation of goods because of the increase of the utilization rate. Thereby, companies can make new faster investments. For example, cars of companies like Getaround that is a peer-to-peer renting car platform are more used than for a normal utilization by an individual. Thus, the cars are replaced faster. On the one hand, it boosts the sell of cars and it has a positive impact on the traditional companies. On the other hand, some individuals prefer not to buy a car and use only cars from the platforms of the sharing economy. A study carried out by the university of Berkeley said that there is a decrease of 9 to 13 vehicles for each shared car.

Secondly, startups of the sharing economy attract a lot of investors. The fact that they can receive important investments from banks, big companies and even some sovereigns is one of their strengths according to Isaac (2016). These investments allow startups to grow fast and capture important market shares. Sharing economy couldn't have existed without all these significant investments.

Thirdly, there aren't a lot of entry barriers for consumers who want to take part in the sharing economy. No investment is needed for individuals because they make available what they already get such as their skills, their time or their goods. Also, consumers of the sharing economy enhance their technological mastery thanks to platforms that use technology to provide services. Moreover, we observe a greater social mobility given that people with a low income can find work easily thanks to the sharing economy and thereby raise their revenue.

We notice also that platforms of the sharing economy give consumers autonomy and flexibility. Indeed, users can work when they want but also they can subscribe on several platforms simultaneously. Suppliers and consumers of the sharing economy can entry and leave it when they want.

Fourthly, the business model of the sharing economy enables companies not to have assets and avoid thereby some important investments. Indeed, consumers bring assets. For example, Uber has no fleet of cars and Airbnb has no accommodation. Individuals in the sharing economy bring it directly. Therefore, startups can tap into the market faster than the traditional companies that need assets when they launch their activity.

All these factors partially show us how the sharing economy impacts the current market from an economic and social point of view.

12.2. Difference points

Before dealing with difference points between both economies, it would be interesting to address the concept of **creative destruction**. The idea is that the creation of an innovation movement will remove some economic activities in favor of new ones. This is what we can observe with the sharing economy which is based on innovative concepts such as new technologies, proximity and interactions with a local community and all of this will disrupt the current market that only has been held by traditional companies until now.

What are the differences between platforms and traditional companies?

Firstly, the most important difference is the **disintermediation**. Platforms rely on new technologies and they can thereby decrease the number of intermediaries. Actually, all intermediaries are removed because this is the platform itself that plays the role of intermediary by connecting individuals to each other. This fact leads to a decline of the costs that startups has to pay and they can offer lower prices than the traditional companies.

Secondly, the **lack of regulation** within the sharing economy is in disfavor of the traditional companies. Indeed, traditional companies must face different constraints such as taxation and regulation. Thus, they are less capable of acting because the authorities monitor and limit the activity of companies. Thus, platforms have an unfair advantage because they aren't subjected to the same rules.

Thirdly, according to PwC (2016), the biggest challenge in the sharing economy is the **insurances**. It is difficult for insurance companies to offer a service adapted to the sharing economy given that goods are used occasionally for collaborative transactions. For example, even the company Airbnb doesn't offer insurance but only a host guarantee that isn't an insurance contract. It is only in 2014 that an organization called 'Peers' whose mission is to help individuals in the sharing economy offers insurances for the rental. However, in the hospitality sector it isn't possible to insure a tenant for his accommodation without permission for a sub-lease in the lease contract.

Therefore, platforms understood that it was necessary to insure their consumers in order to gain trust from them. Then, some of platforms decided to insure their consumers and created partnerships with insurance companies that adapted their offers to the sharing economy. For example, AIG is partner with Costockage that is a storage platform between individuals. There is also Allianz that allies with Getaround. Insurance companies developed new offer for platforms in the sharing economy because they knew that individuals rented their goods to unknown people. This shows that sharing economy is a specific model and thus it represents an opportunity for insurance companies.

Fourthly, an aspect in the sharing economy that is different from the traditional economy is **marketing**. In the traditional economy, sales techniques are based on marketing mix and the 4 P's (Product, Price, Place and Promotion) but this is not the same in the new economy. Indeed, sharing economy operates on a local level and there is proximity between participants of the economy. Therefore, it was essential to adapt communication such as feedbacks, reviews, word-to-mouth from peers. Platforms have another marketing strategy that is the **4 C's** (Consumer wants and needs, Cost to satisfy, Communication and Convenience to buy). According to Wang (2005), this model is better adapted to the digital services and products and enables to base on the customer vision rather than the company. Thus, 4 C's is more appropriate for the sharing economy.

Of course, there are other breakpoints but in this thesis I decided to write the main differences between the traditional and sharing economy in order to notice that both economies differ of each other.

13. Critics of the sharing economy

Even if the sharing economy is growing and recognized in the current system, some of people have doubts about the future of this economy. This is its fast growth and its disruptive nature that raise a lot of questions about the sharing economy.

Large consulting firms predict that the sharing economy will still grow in the next years and the 'Uberization' of some sectors such as transportation and hospitality will increase too. However, issues from an economic and social point of view have been observed within the sharing economy. Thus, according to Pickell (2016), it is fundamental to analyze polemics in order to prepare future and avoid obstacles that could slow the growth.

According to Goudin (2016), the recent and dazzling development of the sharing economy mainly results in two implications that raise questions:

- The first one concerns traditional companies that must face the arrival of new platforms and try to keep their market shares.
- The second is about the legislation that isn't adapted to regulate 2 different economic models at the same time. Sharing economy is based on innovation and digitization which place pressure on the current legislation.

Thus, platforms as well as individuals must face new challenges. On later in this chapter, I will deal with issues about regulation, unconventional workforce and taxation.

13.1. Market regulation

According to Deloitte (2015), sharing economy companies don't respect all laws locally implemented to regulate traditional companies. For example, specific rules have been created to monitor the number of rooms in the hotels, its location and fire safety measures. As for taxi's, the number of vehicles in each city is limited. They also must obtain a special identification plate and the prices are fixed. However, new platforms that break into the market avoid all these rules even if they provide the same service such as Uber with Taxi's and Airbnb with hotels.

The situation in the world has been changing for some years. Thus, we have to find new solutions to regulate the 3 sectors in the sharing economy that have been the most impacted such as transportation, hospitality and finance.

Zuluaga (2016) stressed the need for an adaptation of tax and labor laws because of the rapid growth of this new business model that is the sharing economy. We have to find solutions not for protecting traditional companies but rather to accompany this change in order to regulate and protect consumers and workers of the sharing economy. Indeed, consumers and workers are in weakened positions in face to these monopolies according to Legros (2015).

According to Bienkowska (2015), companies in the sharing economy present in Europe ask to be regulated by the European Commission. European institutions only make recommendations to enhance the legislation of the sharing economy. In short, they call for a liberalization of the current rules to promote business of companies in the sharing economy.

The biggest challenge for the European Union is to have a common response to standardize laws for the sharing economy. This is not an easy task because the conflicts between actors of the conventional economy, governments and sharing economy platforms take place at a national, regional or even more local again.

13.2. Regulation of workers

A second critic about the sharing economy concerns the working status given to the workforce of platforms. The majority of startups consider this workforce as independent contractors in the sharing economy. This status has significant consequences in terms of the benefits granted to them. Very little, if any, protection is granted to them in this way, since entrepreneurs self-employed don't benefit from the benefits usually granted to employees. Examples such as income instability, lack of insurance and paid sick leave, unexpected legal liabilities, less disaster protection represent the 'dark side' of the sharing economy or the business risk shift to the employee. Workers who are attracted by the autonomy and the flexibility don't always realize that there are heavy responsibilities in this kind of job. In the traditional economy, it is companies that take these responsibilities.

According to Poole (2016), there is no 'sharing' in the sharing economy mostly when we approach the area of responsibility. Workers in the sharing economy don't benefit from the social security. According to Sudararajan (2016), the current protection model that is working well in the traditional economy isn't suitable for a transition in the sharing economy. The author proposes a model that is a three-way partnership between individuals, platforms and the government in order to enhance the protection of 'employees' in the sharing economy.

In 2015, a report from the Centre for American Progress concluded that even if the technology offers flexibility to workers in the sharing economy, there is a large problem with the benefits granted to these workers. This type of employment generates only income and does not provide any other advantage, it is ultimately the worker or the State who must take charge of them according to Summers (2015). If the risks continue to be borne by workers rather than platforms, governments should offer more protection to employees to help them cope with the negative impacts, especially in the United States according to Rampell (2015).

While the regulator is taking a serious look at the issue of labor status in the sharing economy, there has been a recent change in the status of workers on some platforms. In 2015, some of these platforms modify the type of contract offered to their workers. Instacart which is a platform that operates a grocery delivery and pick-

up service in the United States and Canada, has reclassified a part of its workforce which now obtains part-time status rather than independent contractors. This startup justifies its decision by saying that is to improve the quality of the service offered. Mr. Mehta, the CEO of Instacart, declares that workers require specific trainings and supervision that isn't possible with independent contractors. The consequences of this decision are the negative impacts on the company's finances. Indeed, Instacart now has to pay a set of expenses related to employment such as taxes, social security, Medicare, workers compensation. Therefore, we observe an increase in costs of around 20 to 30% on the total expenses according to Sapone (2015).

Another example of company that tries to enhance the situation of workers is Managed by Q that is an American office management platform. The company has set up a job strategy and instead of hiring independent contractors they partnered with janitorial companies. The strategy of Managed by Q is to give prominence to the quality of the service. According to the company, it is the best way to retain clients when they are satisfied with the job that the company has provided. Moreover, they also focus on their workers thanks to an hourly wage above the minimum wage and Managed by Q's operators received an increase of \$0.25 per hour every six months. Moreover, if they worked more than 30 hours per week, they received free health insurance, 40 hours of vacation, and a retirement savings plan. In addition, the company also constructed career path for operators.

If some platforms modify their recruitment methods, it is difficult to know if they do that exclusively for reasons that they indicate. For example, Shyp that is also another platform that hires workers under the status of employees claims that they have no problem regarding these statuses. This could indicate that these startups simply prefer to take the lead on a potential evolution of the legislative framework.

In 2017, the Belgian government issued a law called 'Loi De Croo' that stipulates that any income earned through the sharing economy have to be declared by the worker and it is taxed at 33% as a miscellaneous revenue. However, it is difficult to put it in practice because workers don't always declare their income and it is impossible for government to check it. Thus, the 'De Croo law' has set up a levy at the source, via the platform itself, which will have requested an approval beforehand.

These personal taxes of 10%, without social contributions, are applied only if the annual income doesn't exceed 5.100 euros per year and there is no limit for the monthly income. In the summer of 2018, this law was changed and the personal taxes have decreased to 0% for an annual income of 6130 euros. Yet, even with this new law all claimants are excluded from the labor legislation. That means that there is no work protection in terms of workplace well being for example. Moreover, there is also no formal system for accidents at work, occupational disease and so on.

Therefore, if an individual earns more than 6130 euros a year, he will be considered as an independent contractor and thereby he will have the same obligations as a traditional independent. It would be interesting to analyze differences between the employee status and self-employed entrepreneurs.

For the **employee status** there is the constant presence of an employer. An employee has a regular flow of earnings and other benefits as part of compensation. An employee provides a set of skills and shoulders with specific responsibilities in a company that is essential in the conduct of business. Employees often have a regular routine and a fixed income over a specified period of time (monthly, weekly, hourly), a set of hours of work and eligibility for promotion. In terms of taxes, the employer contributes to more or less half the payment of the employee's benefits, personal income tax and future unemployment insurance. In the case of an accident at work, the employer also provides workers' compensation such as hospitalization and other services. In return for these benefits, the employee gives up a certain degree of control and independence. It is expressed in terms of hours of delivery, schedule or type of work. The employee is considered as an integral part of the business. In addition, the employer provides the means, tools, resources and methods.

Self-employed entrepreneurs are workers who provide specific services to other companies. Independent contractors can be a person or a company itself. Unlike an employee, an independent contractor has less control and greater independence. Entrepreneurs have their own tools and methods to do their jobs. They set their own schedules and work around guidelines. That means there are no rules and regulations. They are considered as external entities or third parties, meaning they are not part of the company. In terms of payment, contracts generally

have a fixed income per project. There is no compensation for accidents or health-related incidents. Entrepreneurs pay their taxes and benefits in full and are not dependent on any entity.

Therefore, we notice that governments are taking initiatives to adapt the legislation to the sharing economy in order to enhance the situation of workers that want additional income. However, there is a lack of legislation concerning the status of workers who want to work full time for platforms in the sharing economy. Besides, there are some companies that provide some benefits to the workers of their platforms such as InstaCart and Managed by Q. According to these platforms, it allows to provide a service of better quality and retain their workers.

13.3. Taxation

The taxation of both companies and individuals is essential for the State to the extent where taxes represent a significant portion of government revenue. For example, in Belgium and in France, the income share from all types of taxation (taxes on goods, services and income and contributions to social security) amounts to 45%. In the United Kingdom it is 33% and in the United States it is 26% according to OECD (2019).

When companies in the sharing economy avoid paying taxes, the State is incurring losses in its revenue. Moreover, the sharing economy is growing and it will lead to more important losses for the States in the next years. On the one hand, there are companies such as Uber and Alrbnb that are multinational and they are exempt from most tax requirements like VAT, taxes and social contributions. On the other hand, there are individuals who rarely communicate authorities the income they earn thanks to the sharing economy. Indeed, if the tax authorities are unable to trace these types of transactions and control these data, individuals have no incentive to declare them on their own. For example, a driver who organizes carpools on BlaBlaCar won't inform the authorities and it is the same with an owner of a real estate won't communicate his income that he earns from the platform Airbnb. Thus, all income from platforms go directly to the account of the service provider excluded the costs of the platforms.

By exempting themselves from labor and tax law constraints, startups in the sharing economy have 2 major consequences:

- The first one concerns an important loss in government revenues.
- The second one is about the traditional companies that must face an unfair competition because both economic models don't follow the same rules. Thus, platforms of the sharing economy can offer lower prices because they don't pay the same taxes as traditional companies.

The fact that the sharing economy is based on new technologies doesn't justify that platforms haven't to pay the same taxes as conventional companies. Besides, services and goods in the sharing economy are precisely identical as in the traditional economy. According to Baker (2014), it is important to change the regulatory structure to reflect the new reality where traditional and collaborative companies coexist. Thereby, this new model will bring a real added value to the general economy.

The challenge for the government is that companies in the sharing economy abide by the same taxation rules as traditional companies. We distinguish 2 types of workers within the sharing economy. On the one hand, there are workers who generate additional income. On the other hand, there are workers who work full-time and this is with this type of workers that there is an important loss in tax revenue. Indeed, these workers carry out a genuine commercial activity and should be fairly taxed. For example, some of Uber drivers or Instacart delivery men who are working all the day like full-time workers in the traditional economy should pay the same taxes as them. Thus, there is a difficulty to distinguish the 2 types of workers within the sharing economy because they both provide same services and goods.

Therefore, it is up to the public authorities to react and set up coherent strategies to ensure compliance with tax laws by all economic actors. If such a solution would ensure that certain platforms don't circumvent the laws and avoid paying local taxes, it would also promote a form of creativity and entrepreneurship in the sharing economy. A lack of legal framework blurs the economic model and prevents it from developing optimally.

Thus, as we saw in the 'regulation of workers' part of this thesis, the Belgian government issued the 'De Croo law' that allows workers in the sharing economy to earn 6130 euros a year without taxes. If a worker earns more than 6130 euros annually, then he is considered as an independent contractor. Thus, we notice that some governments are taking into consideration this new economic model and try to set up a new legal framework like in France or in the United Kingdom. In France, the Commission has set up, in 2014, a report to provide answers to the non-taxation of income from the sharing economy for individuals according to Bouvard (2015). We can find 2 major axes in the proposition. The first aims to set up a central server to which all platforms must send information about the transactions that are made through these platforms. These data allow calculating taxable income of individuals and are sent once a year to the tax authorities. The second point of the proposition concerns an implementation of an exemption for income below 5000 euros annually (same idea as the 'De Croo law').

Several months later, a law was issued in France. In 2016, platforms have to provide individuals a list of all transactions made during the year in order to allow them to calculate their income tax and then to report it to the taxation authorities. This new legislation enables the government to adapt itself to a new economic reality. However, platforms don't communicate these figures to the government and thus it is impossible for the authorities to check if all tax returns from individuals are fair.

In the United Kingdom, taxation also tries to adapt itself by proposing a partial exemption of income. In 2016, a new draft law was revealed for individuals working within the sharing economy. They will be able to generate revenue of 2000 pounds without taxes. Platforms don't have to report all transactions made by individuals like in France in order to tax them correctly.

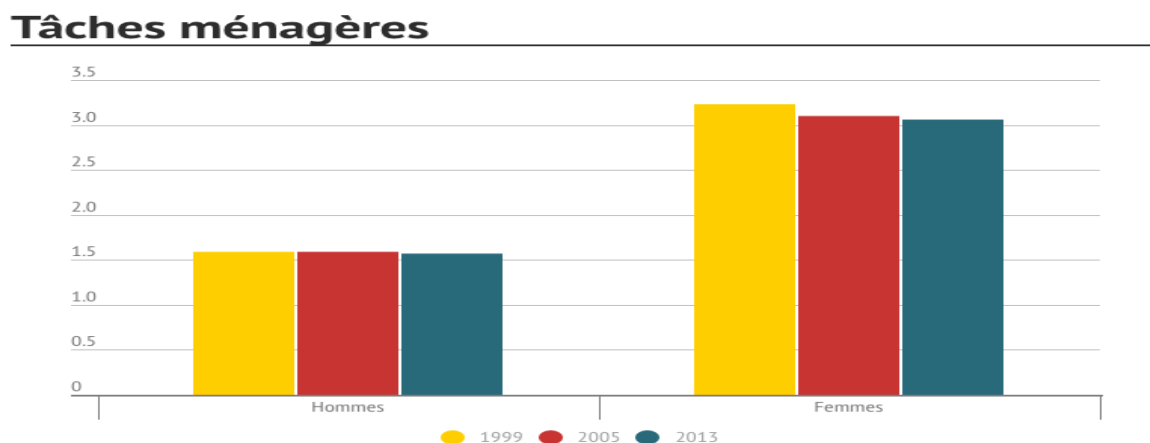
Thus, we see that there several changes from the governments to adapt the legislation to the sharing economy. However, even if it is already a good start it only concerns taxation and not the status of workers for the moment.

Chapter 2: Platform of home cleaning services

As I wrote in the introduction, the aim of this thesis is to study the feasibility of a creation of a platform of home cleaning services as part of the gig economy.

Nowadays, people have less and less time because of long working days, family responsibilities, travels, technologies and so on. When we talk about the family responsibilities, there are household chores and this is what interests me for this thesis. According to StatBel (2015), women spend more time on household chores than men. Indeed, women spend on average more than 3 hours on household chores and men almost 2 hours per week. Thus, it represents a significant part of time of Belgian families and it would be interesting to be able to reduce this time spent on household chores in order to do things more pleasant. This is one of the reasons why I decided to choose this topic for my thesis.

Figure 7 Average time between men and women spent on household chores per week



Source: Mast. B., (2015, 12 octobre). Tâches ménagères, travail, loisirs, sommeil: voici l'emploi du temps moyen du Belge. *L'Avenir*. Retrieved from https://www.lavenir.net/cnt/dmf20151012_00718314

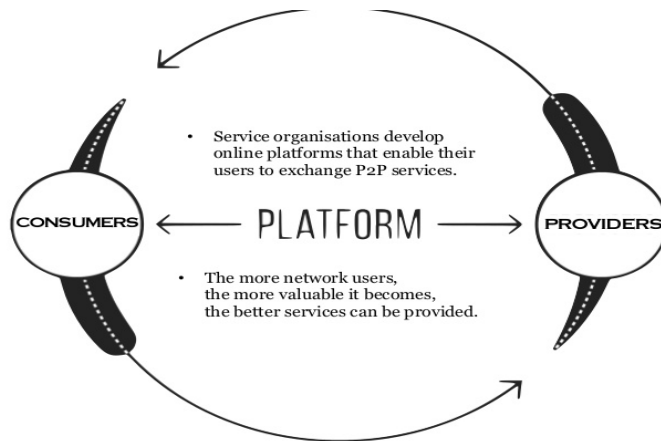
1. Concept presentation

The project consists in a home cleaning services platform. It will be part of the sharing economy because I found interesting to offer a different service from the traditional companies. The system of working of the platform is a peer-to-peer platform that connects individuals between each other. Thus, there are 2 apps:

- An app for individuals who want to work as housekeepers
- An app for consumers who need a housekeeper

Then, this is an on-demand service and the platform will play the role of intermediary between consumers and service providers. Besides, the figure 8 gives a better overview of how it works.

Figure 8 Schema P2P platform



Source: Guyader., H., (2018). The sharing economy. Retrieved on May 27, 2020 <https://www.slideshare.net/guyaderhugo/the-sharing-economy-v-2018>

The major difference between traditional companies and this platform is that it can offer flexibility. Indeed, when a consumer requests a home cleaning service to a traditional company, he has to commit for a long time and with a minimum of hours each week. Whereas when a consumer uses the platform, he can request a service for a one-time need and at the frequency he wants. For example, young people decide to make a party in their accommodation and invite several friends. The day after, they realize that the house is very dirty and the workload is heavy. Besides, they haven't a regular housekeeper. Therefore, it is in this kind of situation that the platform would be useful because the platform is able to meet this type of need.

The advantage of this platform is that you can find a housekeeper at any time. Moreover, the platform allows people such as, for example, parents, working professionals and students to have more downtime. Too often, we spend time on doing things that we don't really want to. Thus, booking home cleaning services on the platform means you could be shopping, catching a show or even doing sports.

1.1. How does it work?

I will explain in this part how the app for customers works in order to request a service and also how it works for the service providers.

The process for requesting a service by a customer can be split in 6 steps:

- The first thing to do is to ask for a cleaning service on the app. It is possible by only clicking on a button 'request' and then you have to provide specifications of your request such as the location, duration and the type of service that you would like to get. For example, you want a housekeeper in Brussels to clean your bedroom, and ironing shirts during 2 hours.
- Secondly, the service providers who are the housekeepers are notified of the request and if they are interested in doing the job, you will get a notification with their offer. Thus, it is possible that you have several offers from different housekeepers.
- Thirdly, the customer has to select the best offer that meets his need. When a housekeeper provides a quote of the requested service, the customer can have an overview of the profile of the service provider such as his reviews and feedbacks from other customers. If it fits with customer's expectations, he can accept the offer.
- Fourthly, once the offer is accepted, the customer can provide his payment information to the platform. Then, the payment is made only when the service provider has done the job.
- Fifthly, the customer will have access to the personal information of the housekeeper such as telephone number or email address in order to contact him to establish the practical arrangements such as time and address of the customer.
- Lastly, after the realization of the service, the customer will receive an email in order to confirm that the service was well provided by the housekeeper. Then, the amount on which customer and service provider agreed will be taken from customer's account.

Then, the customer will be given the opportunity to leave a feedback about the service provided by the housekeeper. This is thanks to these reviews and feedbacks that other customers can have an idea about the quality of the service provided by the service provider in question. Other specifications such as the number of services

provided by the housekeeper or even how long he has been registered on the platform are available on his profile.

The process for providing a service by a housekeeper can be split in 3 steps:

- Firstly, the housekeeper can have a look at all requests of customers around his location. He can choose requests that interest him and thus apply for the requests he wants. Thereby, the customer, as I said before, will get a notification.
- Secondly, when the service provider finds a request that interests him he must apply for this request by making an offer with the price that he would like to have.
- Thirdly, if the customer and the service provider reach to an agreement, the housekeeper can go to the location of the customer on time and the right date. When the service is finally provided, the service provider will directly receive money from the platform on his bank account.

Therefore, it is a platform that allows all individuals to be part of it either for requesting or for providing a service. That means that you can be both customer and service provider. Moreover, the quality of services and reputation of each service provider are evaluated by customers and each housekeeper can also leave comments on the profiles of customers. Thus, we observe that the platform is only an intermediary between individuals and the transactions are exclusively P2P. Besides, we recognize one of the four business models, as I explained above in this thesis, of the sharing economy, which is P2P services or on-demand services.

1.2. Types of service

I will list all services that can be available on the platform. I decided to provide only cleaning services for the beginning and then maybe offer a broader range of services when the platform will be created such as furniture assembly or even home renovations.

Thus, the cleaning services that will be provided by the service providers of the platform will be the following:

HOME CLEANING SERVICES

Tableau 3 Services offered by the platform

Bedroom, living room and common areas	<ul style="list-style-type: none">- Dust all accessible surfaces- Wipe down all mirrors and glass fixtures- Clean all floor surfaces
Bathroom cleaning	<ul style="list-style-type: none">- Wash and sanitize the toilet, shower, tub and sink- Dust all accessible surfaces- Wipe down all mirrors and glass fixtures- Clean all floor surfaces
Kitchen cleaning	<ul style="list-style-type: none">- Dust all accessible surfaces- Empty sink and load up dishwasher with dirty dishes- Wipe down exterior of stove, oven and fridge- Clean all floor surfaces
Extras	<ul style="list-style-type: none">- Inside cabinets- Inside fridge- Inside oven- Laundry wash & dry- Ironing clothes

Thus, the services are organized by rooms. It will be up to the service provider to agree on the number of rooms and tasks to do. Of course, if the customer requests for extras, the duration and the price will be higher than only for basic cleaning services.

2. Environment analysis

A company must understand the environment, the changes and the evolution. It must adapt and seize the opportunities that are linked to consumer trends. This is why it is essential to analyze different factors of a market, which are included in the PESTEL analysis. This method will give us a lot of information about the environment and the opportunities. PESTEL analysis deals with the Political, Economic, Social,

Technological, Environmental and Legal environment. Thus, I will analyze all these points for a platform of home cleaning services as part of the gig economy in Belgium.

2.1 Political and legal environment

As I wrote above in the critics of the sharing economy part, the arrival of platforms of the sharing economy is new and disruptive. Therefore, the legislation is a little bit confusing. There are 2 levels in the legislation: there are European directives and Belgian directives. According to the European Union, it is important to support innovation, competitiveness and the growth prospects thanks to the modernization of the economy. Thus, sharing economy represents a lot of opportunities for the development of the economy.

In Belgium a law was created in 2017 to provide a framework for the sharing economy and it is called 'De Croo law'. This law gives to companies in the sharing economy the opportunity to benefit from an advantageous tax regime. Yet, platforms have to receive an accreditation from the government to benefit from this tax regime. In 2020, there are 68 approved platforms that you can find on the list of the SPF in the appendices. The aim of the government is to preserve healthy and fair competition between professionals and protect the interests of consumers. In Belgium, platforms must comply with the economic regulations applicable to any service provider active on the Internet such as Internet user rights, electronic commerce, consumer protection and so on.

The business model of the platform of home cleaning services is P2P. Thus, the 'De Croo law' takes also in consideration people who would like to become a service provider for the platform. The question is: in which case are individuals considered as professionals? Indeed, if they become professional service providers, there are specific rules established by the government for this working status. Therefore, according to the European Union, each European country must have its own rules concerning these working status. This is one of the reasons why the 'De Croo law' was issued. Thereby, we can make a difference between individuals who work occasionally in the sharing economy and those who work full-time in the sharing economy thanks to the revenue generated by the service providers. If their revenue doesn't exceed 6130 euros a year, they won't be considered as professionals. However, if the annual revenue is higher than 6130 euros, then they will be

considered as independent contractors. In this last case, service providers must comply with the same rules to which existing conventional professionals in this market sector are subject. Therefore, there are obligations such as registration on the ECB (Banque-Carrefour des Entreprises), pre-contractual reporting requirements and transparency requirements in terms of advertising, invitation to purchase, conclusion and execution of consumer contracts.

Thus, it is possible for a company in the sharing economy to be present on the Belgian market and to benefit from some advantageous. Moreover, European Union supports the sharing economy for the innovation and competitiveness.

2.2. Economic environment

This thesis concerns the creation of a peer-to-peer platform. Therefore, it would be interesting to analyze the economic situation in Belgium and also the economic situation of Belgian households because they are the potential customers for this service.

First of all, I will analyze the economic situation of Belgium. The National Bank of Belgium has made some projections that are based on technical assumptions and international perspectives agreed by the ECB and the national central banks of the euro area. Thereby, we can have an idea of the economic situation in 2020, 2021 and 2022 in Belgium. However, the COVID-19 pandemic has impacted a lot the economic activity all over the world in 2020 and for the next years. Thus, the margin of error surrounding the projections rises for the most distant years due in particular to the increased uncertainty regarding assumptions.

Tableau 4 Economic indicators of Belgium

Projections pour la Belgique : résumé des principaux résultats					
	2018	2019	2020 e	2021 e	2022 e
PIB en volume (pourcentages de variation)	1,5	1,4	-9,0	6,4	2,3
Emploi intérieur (variation annuelle moyenne, en personnes)	65 700	76 800	-66 700	-22 700	60 600
Taux de chômage (pourcentages de la population active) ¹	6,0	5,4	7,3	8,3	7,6
Inflation (IPCH – pourcentages de variation)	2,3	1,2	0,3	1,4	1,8
Solde de financement des administrations publiques (pourcentages du PIB)	-0,8	-1,9	-10,6	-6,0	-5,9
Dette des administrations publiques (pourcentages du PIB)	99,9	98,7	118,1	116,5	119,0

Source : BNB.

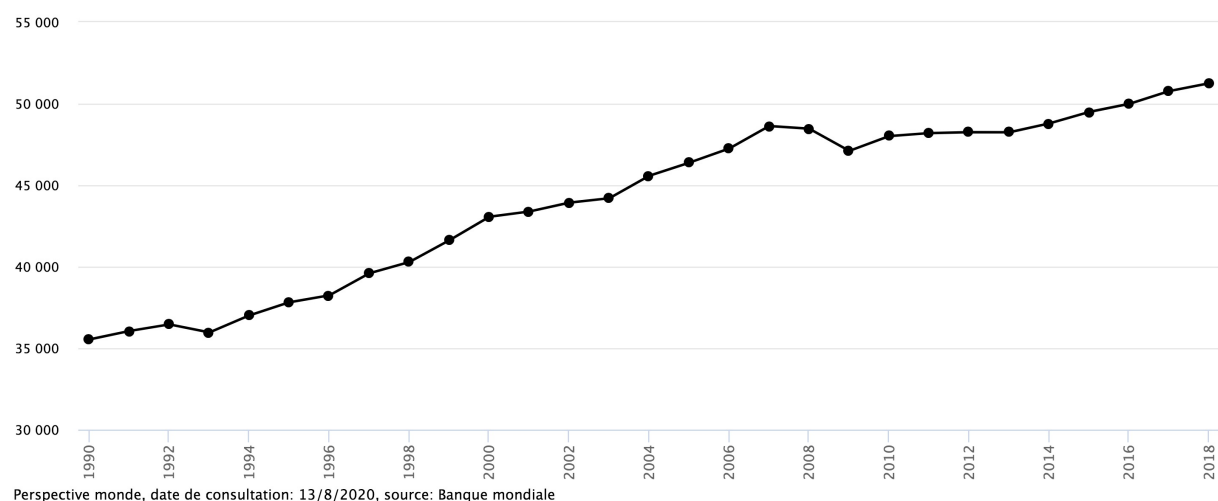
¹ Personnes âgées de 15 à 64 ans, données brutes.

Source: <https://www.nbb.be/fr/publications-et-recherche/publications-economiques-et-financieres/projections-economiques-pour-la>

As you can see on the table 4, GDP will plummet to -9% in 2020 to recover to 6,4% in 2021. This decline is clearly due to the pandemic but we notice that there will be a recovery in 2021 with a weak inflation rate at 0,3%. According to the NBB, the recovery will be mainly supported by household consumption thanks to a pent-up demand phenomenon but also to the upward trend in purchasing power. Actually, it is an important factor that shows that households will be able to consume and thus it is a good sign for the creation of the platform. Nevertheless, in the labor market, many jobs would be lost especially in the short term even if job creation would increase again in 2021. Thus, it can also represent an opportunity for the platform because it will create some employment given that it is a peer-to-peer platform and individuals can take part of it as consumers but also as service providers.

Figure 9 GDP at purchasing power parity

PIB par habitant (Parité pouvoir d'achat) (\$ international constant 2011), Belgique



Source: Banque mondiale. (2018). *GDP at purchasing power parity*. Retrieved from <https://perspective.usherbrooke.ca/bilan/servlet/BMTendanceStatPays?codeTheme=2&codeStat=NY.GDP.PCAP.PP.KD&codePays=BEL&optionsPeriodes=Aucune&codeTheme2=2&codeStat2=x&codePays2=BEL&optionsDetPeriodes=avecNomP&langue=fr>

The figure 9 shows us the upward trend in purchasing power since 1990 until 2018 in Belgium. The GDP per capita based on the principle of purchasing power parity has increased from 35 535\$ in 1990 to 51 250\$ in 2018 in Belgium. Thus, we observe that the trend is growing and that represents a good opportunity for the home cleaning services platform because households of Belgium have the ability to pay the service.

Thus, it would be also interesting to analyze the proportion of the budget of Belgian households for the maintenance of their house (included household chores).

Tableau 5 Expenses of Belgian households

Poste de dépense	1999*	2018
Produits alimentaires et boissons non alcoolisées	13,4%	14,0%
Boissons alcoolisées et tabac	2,3%	2,0%
Articles d'habillement et chaussures	5,3%	4,6%
Logement (loyer, eau, énergie, entretien et autres frais)	26,1%	30,3%
Meubles, articles de ménage et d'entretien courant du logement	6,5%	5,3%
Transports	12,4%	11,4%
Culture et loisirs	8,2%	7,2%
Horeca	4,9%	6,6%
Autres postes de dépense	20,9%	18,6%

Source: Statbel. (2018). *Budget des ménages*. Retrieved on July 29, 2020 from <https://statbel.fgov.be/fr/themes/menages/budget-des-menages#news>

The table 5 shows us the various fields of expenditure of Belgian households in percentage of the total expenses in 1999 and in 2018. According to Statbel, the Belgian households have spent on average 27 308 euros in 1999 and 35 764 euros in 2018. This difference between the amount in 1999 and in 2018 confirms that the purchasing power has increased since 1990. Yet, we observe that there is no significant difference between 1999 and 2018 in terms of percentage for each field of expenditure except for Housing. Indeed, it accounts for most of the expenditure of Belgian households (35.6%) in 2018 against 32.6% in 1999. Housing can be split in 2 fields as we can see on the table 5:

- In 2018, 30.3% or 10 837 euros were spent on housing itself: rent, water, energy, maintenance and other costs.
- In 2018, 5.3% or 1 878 euros are spent on the purchase of furniture, household and maintenance items, tools for house and garden and so on.

Therefore, we notice that Belgian households spend a larger part of their budget on housing and its maintenance. That is also an interesting data for the platform of home cleaning services.

Another data that can be relevant is the average expenditure of Belgian households per year by age. Thereby, we can have an idea about the expenditure for different age group.

Tableau 6 Average expenses of Belgian households per year

TAB08_BE - Dépenses moyennes par ménage et par an (€) - Répartition par âge de la personne de référence - Belgique Belgique - HBS - 2018												
	Dépenses moyennes par an (€)											
	Belgique		Moins de 30 ans		De 30 à 39 ans		De 40 à 49 ans		De 50 à 59 ans		60 ans et plus	
	Dépenses moyennes par ménage	Dépenses moyennes par personne	Dépenses moyennes par ménage	Dépenses moyennes par personne	Dépenses moyennes par ménage	Dépenses moyennes par personne	Dépenses moyennes par ménage	Dépenses moyennes par personne	Dépenses moyennes par ménage	Dépenses moyennes par personne	Dépenses moyennes par ménage	Dépenses moyennes par personne
Personnel salarié pour l'entretien de la maison, femme de ménage, domestique	72	32	7	3	86	31	125	42	50	22	58	38

Statbel (Direction générale Statistique - Statistics Belgium)

Source: Statbel. (2018). *Budget des ménages*. Retrieved on July 29, 2020 from <https://statbel.fgov.be/fr/themes/menages/budget-des-menages#figures>

We can see on the table 6 the different average expenditure in euros of Belgian households for housekeepers by age in 2018. Thus, we observe that the average amounts to 72 euros for all Belgian households in 2018. Then, the average expenditure increases with the age until the age group of 50 to 59 years old. That means that households spend more on housekeepers when they become older until 50 years old. Thus, the lowest average is for people under 30 years old with only 7 euros in 2018. Next, it is 86 euros for people between 30 and 39 years old and thus we notice that there is a difference of 79 euros between both age groups. Then, the highest average expenditure is for people who are between 40 and 49 years old with 125 euros spend on housekeepers in 2018 to decrease after to 50 euros for people between 50 and 59 years old. There is a decrease of 75 euros between both age groups. Finally, the average expenditure bounces back to 58 euros for the age group of 60 years old and more. Therefore, we analyze that people who are between 30 and 49 spend the most on housekeepers. We can maybe make a link between this information and the fact that people between 30 and 49 years old have less time to maintain the house themselves because of work for example. Young people don't spend a lot on housekeepers only 7 euros in 2018. We can make assumptions such as the fact they still live in parents house or even if they have their own accommodation, they maybe don't have enough money for housekeepers. We will

have a better idea about it thanks to the market research that we will see later in this thesis.

Therefore, the economic situation in Belgium is impacted by the COVID-19 pandemic but according to assumptions there will be a recovery in 2021 thanks to the household consumption. Indeed, the inflation rate will be low in 2021 and the purchasing power will still be growing. Then, the highest part of expenditure of Belgian households is for housing with 10 837 euros in 2018. Eventually, Belgian households spend the most on housekeepers when they are between 30 and 49 years old. All these economic factors represent good opportunities for the creation of the platform of home cleaning services.

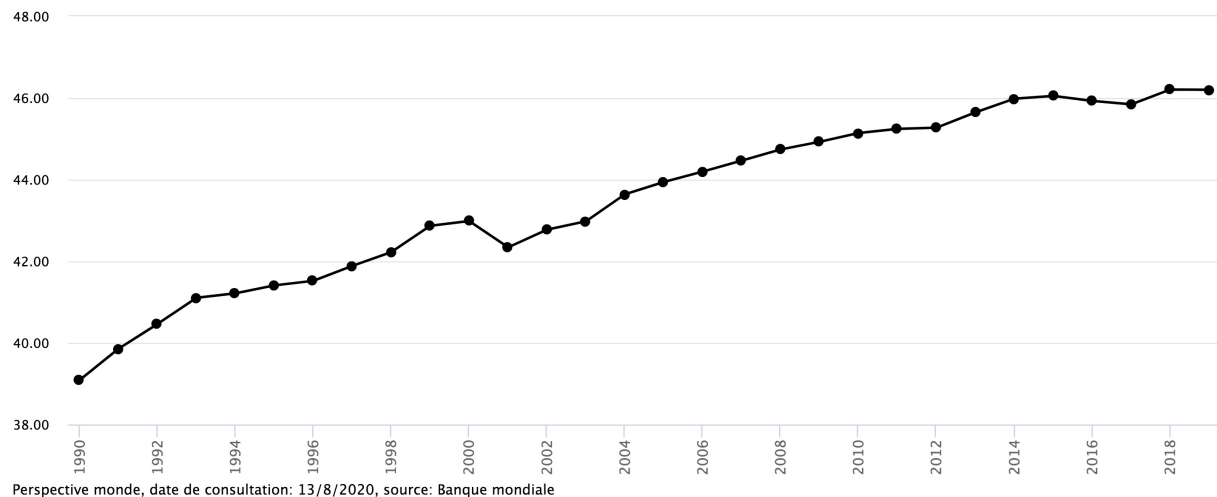
2.3. Sociocultural environment

Every consumer was born and evolves in a certain culture. This culture affects and influences the way they consume according to their beliefs, values and norms. The norm of a human being largely influences his tastes and preferences of consumption. Besides, we observe the trend that consumers increasingly want to optimize the organization of their time in order to increase their leisure time. There are only 24 hours in a day but men and women work more and later. However, minimizing tasks that bring little or no pleasure will maximize leisure time. Thus, tasks such as household chores are generally tasks that people don't like to do. The idea that they can find a housekeeper when they want and at a fair price only with a mobile phone can seduce several people who want to gain more time.

According to SPF, women spend on average more than 3 hours per week and men only less than 2 hours a week. Nonetheless, there are also more and more women on the labor market as you can see on the next figure 10. Thus, that means that they have less and less time to spend on household chores.

Figure 10 Percentage of female labor force in the total labor force in Belgium

Main-d'oeuvre de sexe féminin (% de la main-d'oeuvre totale), Belgique



Source: Banque mondiale. (2018). Perspective. Retrieved on July 29, 2020 from <https://perspective.usherbrooke.ca/bilan/servlet/BMTendanceStatPays?codeTheme=8&codeStat=SL.TLF.TOTL.FE.ZS&codePays=BEL&optionsPeriodes=Aucune&codeTheme2=8&codeStat2=x&codePays2=BEL&optionsDetPeriodes=avecNomP>

We see that there is a steady increase of the percentage of women on the labor market between 1990 and 2019. Even if there was a small decline in 2001, the trend is clearly growing. In 1990, there was 39.09% of women on the labor market in the total workforce and 46.2% in 2019. Thus, the percentage of women on the labor market in Belgium increased by 7.11%.

The table 7 below shows that women spend more time on the household chores than men in Belgium. However, time spent on household chores for women decreases over the years. They spent 5:26 hours in 1999 against 4:28 hours in 2013 a week to clean the accommodation.

Tableau 7 Average time spent on household chores by gender per week

Tableau 7.4 : Tâches ménagères par semaine selon le sexe (18 ans et plus) (1999, 2005, 2013)²

	1999		2005		2013	
	Femmes	Hommes	Femmes	Hommes	Femmes	Hommes
Préparer les repas	05:50	02:08	05:22	02:13	05:22	02:07
Faire la vaisselle	03:43	01:44	03:23	01:46	02:58	01:30
Nettoyer	05:26	01:42	05:00	01:53	04:28	01:31
Lessiver et repasser	03:07	00:15	02:58	00:19	02:31	00:18
Bricolage	01:25	03:16	01:30	03:21	01:03	02:33
Jardinage	00:19	01:08	00:22	01:03	00:19	01:00
Faire des courses	03:42	02:39	03:28	02:39	04:40	03:15
Administration	00:31	00:39	00:42	00:47	00:28	00:34
Total	24:03	13:31	22:45	14:01	21:49	12:48

Source: Iefh. (2017). Emploi du temps. Retrieved on July 30, 2020 from <https://igvm-iefh.belgium.be/sites/default/files/fh2017-ch7.pdf>

Therefore, we notice that there is still a gender inequality in Belgium but it tends to decrease with the time when we see that there are more women on the labor market and they spend less time on household chores than before. The platform can be a good solution for men and women who have busy lives and desire to have more leisure time when they want.

Moreover, the platform can also attract people who want to find a job. In the table below of StatBel, we see clearly that there will be more women interested in the job than men. Indeed, there is 97,9% of women that work in the sector of home cleaning services in Belgium. It indicates that there will be more women than men for working with the platform.

Tableau 8 Percentage of women working in different sectors

Proportion de femmes (en pourcentage du total)	2019
Femmes - toutes les professions	46,9%
Esthéticiens et assimilés	> 99%
Sages-femmes	> 99%
Aides-soignants à domicile	98,0%
Gardes d'enfants	97,9%
Secrétaires médicaux/ales	97,3%
Aides de ménage à domicile	97,1%

Source: Statbel. (2019). Proportion de femmes. Retrieved on July 30, 2020 from <https://statbel.fgov.be/fr/themes/emploi-formation/marche-du-travail/les-professions-en-belgique#figures>

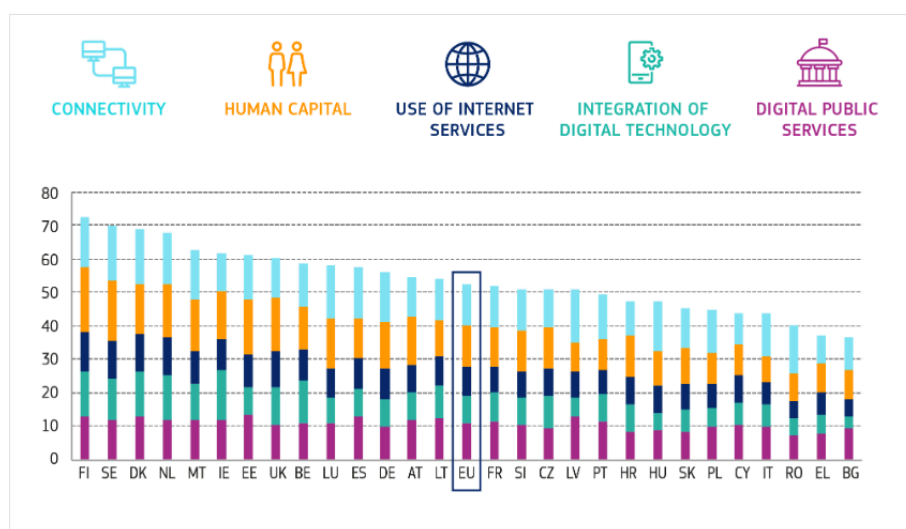
2.4. Technological environment

The world as a whole is changing thanks to digitization. We are entering an era where everything is increasingly connected. This digitization is going faster. Ten years ago, it was impossible to make a transfer with your smartphone, which has become common today. There are many little things of everyday life that are facilitated by digitization. There are thousands of apps that allow you to have access to any services or goods. All large companies had to go through this stage and those that didn't make it, almost went bankrupt (e.g. Nokia). Giants like AirBnB, Uber, TripAdvisor and Amazon have become essentials. Populations are increasingly connected thanks to the emergence of all social networks. People need to feel connected even if they don't meet each other they feel they are constantly linked to their friends or to the companies they follow on the networks with advertisements, promotions and good deals. Information has become so fast and so easy to find that we are constantly in front of our screens to be kept informed.

Belgium is one of the best-rated countries in terms of digitization according to the Digital Economy and Society Index (DESI) that is a composite index that summarizes relevant indicators on Europe's digital performance and tracks the evolution of EU Member States in digital competitiveness.

Figure 11 DESI 2020 Europe

DESI 2020

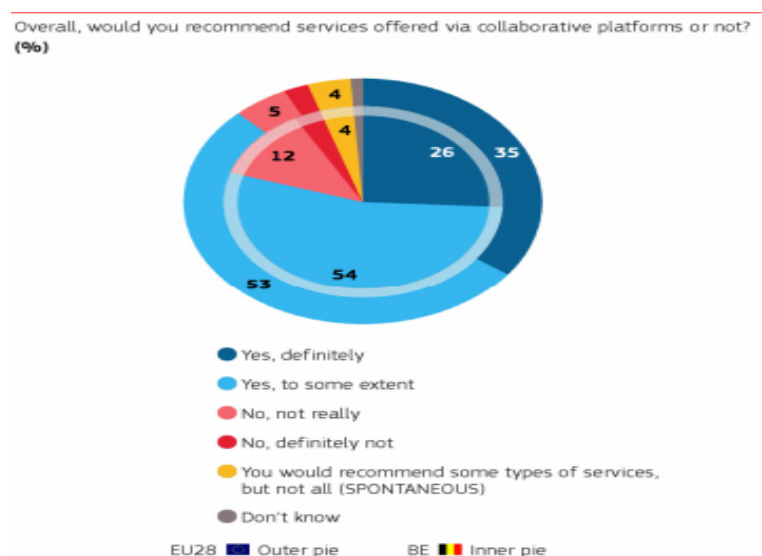


Source: European commission. (2020). *Digital single market*. Retrieved on July 30, 2020 from <https://ec.europa.eu/digital-single-market/desi>

As you can see on the figure 11, the European Commission compares the 28 member states based on 5 criteria: connectivity, human capital, use of internet services, integration of digital technology and digital public services. We notice that Belgium is the third country after Ireland and Finland concerning the integration of digital technology that is calculated as the weighted average of the two sub-dimensions: Business digitization (60%) and e-Commerce (40%). Thus, it won't be a problem for the platform to be on the Belgian market thanks to the high percentage of digitization.

Then, knowing that there is a good integration of digital technology in Belgium, it is good to know the meanings of different people about technology and more precisely about their experience in the sharing economy.

Figure 12 Recommendations of services offered by platforms in Europe and Belgium



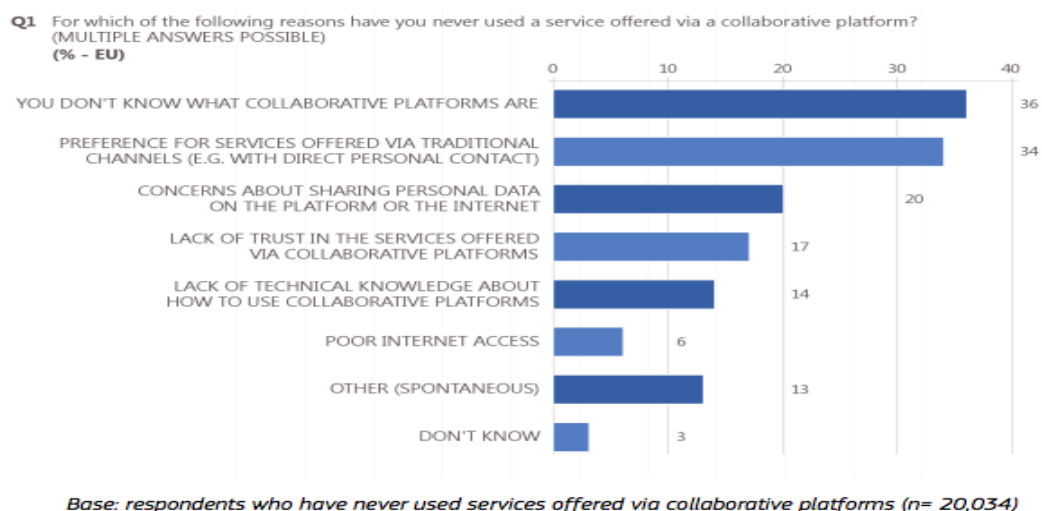
Source: European commission. (2020). *Public opinion*. Retrieved on August 3, 2020 from <https://ec.europa.eu/commfrontoffice/publicopinion/index.cfm/survey/getsurveydetail/instruments/flash/surveyky/2184>

The figure 12 shows the different percentages of European and Belgian people who would recommend or not services offered via collaborative platforms. Besides, we notice that there is 80 % of the Belgian population who would recommend services of platforms in the sharing economy. Moreover, 4% of Belgian people would recommend only some types of services. That means that 84% of Belgian consumers are relatively satisfied with the services offered by the platforms. Yet, the

average percentage in Belgium is lower than the percentage of Europe that amounts to 92% for recommending the services of collaborative platforms. Only a few part of the population in Europe and Belgium that are respectively 8% and 16% wouldn't recommend services offered by the sharing economy. Thus, it is important to see why some people wouldn't recommend services from collaborative platforms.

The next figure indicates what are the reasons for not recommending services offered via collaborative platforms. Thus, we observe that the 2 most important reasons for not recommending services for European population are not knowing what such platforms are (36%) and preference for traditional channels (34%). Another reason that concerns one fifth of the respondents is the sharing of personal data on the platform or in the Internet. Furthermore, the lack of trust in services offered via collaborative platforms is on the fourth position.

Figure 13 Reasons for not using platforms in the sharing economy



Source: European commission. (2020). *Public opinion*. Retrieved August 3, 2020 from <https://ec.europa.eu/commfrontoffice/publicopinion/index.cfm/survey/getsurveydetail/instruments/flash/surveyky/2184>

Therefore, it is important to take into consideration all these reasons to convince people who are not satisfied with the services offered in the sharing economy. First of all, marketing and advertisements are essentials to promote the platform and convince people to show that the quality can be as good as the services offered via traditional channels. In addition, a peer-to-peer platform must have a lot of

consumers and service providers to grow at the start of its creation. Then, data are really important for platforms and thanks to it they can adapt their communication to consumers in order to advertise products and services. However, in 2018, a law was issued concerning GDPR in Europe. Platforms must harmonize with these directives in order to protect consumer's data and thus their private life.

Therefore, the technological environment in Belgium is attractive for platforms thanks to its good integration of digital technology and the fact that 84% of Belgian consumers would recommend services offered via collaborative platforms. However, there are some improvements to make in terms of communication and customer follow-up. In addition, it is important to protect users data by respecting and complying with GDPR law.

2.5. Environmental

Ecology has been a concern for all populations for many years now. Governments try to minimize their toxic emissions and waste through regulations and they grant different types of aid to companies such as subsidies or tax deductions for investment and environmental R&D. Thus, companies pay also more attention to the environment. According to the Belgian Federal Public Service (2020), the number of companies active in the environmental industry in Belgium progressed by 44% in ten years. Besides, there is a rise of turnover in this sector of 22% while employment increased by 40%.

Thus, environment is also an important factor to consider because more and more consumers pay attention to it and it impacts their purchasing behavior. An idea that could be interesting for the platform of home cleaning services is to provide environmental friendly cleaning products to service providers. The idea is to give service providers the opportunity to buy green cleaning products such as the brand 'Ecover'¹ that offers only green products. Indeed, it consists of selling green products that we will have in stock to service providers of the platform and the price will be withdrawn of the service provider's turnover. Thus, when a service provider will clean

¹ <https://www.ecover.com/be-fr/produits-de-nettoyage/>

a house, the consumer will notice that the cleaning products used by the housekeeper are environmental friendly.

Then, we have seen in the first chapter of this thesis that the sharing economy is practiced on the principles of sharing which consist of putting in common skills, assets, tools, spaces, knowledge and organizing citizens in communities or networks and most of the time through online platforms. For example, we saw that there were 4 spectrums of thought at the basis of the sharing economy and functional economy is one of them. It is said that the access to goods is preferred to ownership. This example shows that some initiatives in the sharing economy better respect environment. Indeed, the example of the carpooling platform BlaBlaCar respects the environment because it allows people to use a car for several people rather than use several cars for the same trip. Thereby, there is a decrease of CO2 emissions thanks to the platform. Therefore, we can say the sharing economy is, in general, in accordance with the protection of the environment.

3. Market analysis

In this part, I will analyze the Belgian market and also the market of Brussels. First, I will start with the choice of the location and explain the reasons. Then, I will analyze the demand of the market and make links with the survey I conducted. Next, I will analyze the supply of the market and thus the competitors in the market.

3.1. Location

First of all, we have to choose a strategic location for the creation of the home cleaning services platform. In the analysis of the environment, I focused on the Belgian market and thereby I was able to have an overview of it. Now, the aim is to find a city that could represent a good opportunity for the platform. It is important to make available, at the beginning, the service in a city rather than all over the country in order to have a better control on the activity and to proceed step by step. For example, the case of Uber proves this strategy because they started offering the first services in the city of San Francisco. When the company had started to grow, they exported the concept to other cities in the United States and then they expand internationally.

Thus, I decided to focus on the market of **Brussels** for several reasons:

- Brussels is the capital of Belgium and this is where we can find the largest number of platforms in the sharing economy in Belgium. Thus, most of people living in Brussels have already heard about the sharing economy and the different services offered by these platforms.
- As you can see on the table 9, the number of inhabitants has been growing since 2010 in the 3 regions of Belgium. The number of inhabitants in the region of Brussels amounts to 1 218 255 in 2020. Thus, there is a good number of potential customers.
- 1 218 255 is the number of inhabitants in Brussels but we must take account of households and not individuals because the service is for cleaning houses. Thus, it means that several individuals can live in the same house and we must base our analysis on households rather than on individuals. As the table 10 shows us, there are 556 631 households in the area of Brussels-Capital. That represents a good opportunity for the platform.
- Then, another reason that confirms that Brussels is the best location to launch the platform is the density of the population in Brussels. As the table 11 indicates, the density of the population in Brussels is the highest of Belgium with 7044 people per square kilometer. This information is also a good point given that it will simplify households to find a service provider in close proximity to their home. Moreover, it will also allow service providers to move faster to the different accommodations thanks to the proximity of all consumers in Brussels.

Tableau 9 Number of inhabitants in Belgium

Population résidente totale pour la Belgique et les régions

Belgique	Région	Population au 01 janvier 2010	Population au 01 janvier 2011	Population au 01 janvier 2012	Population au 01 janvier 2013	Population au 01 janvier 2014	Population au 01 janvier 2015	Population au 01 janvier 2016	Population au 01 janvier 2017	Population au 01 janvier 2018	Population au 01 janvier 2019	Population au 01 janvier 2020
	Région flamande	6.251.983	6.306.638	6.350.765	6.381.859	6.410.705	6.444.127	6.477.804	6.516.011	6.552.967	6.589.069	6.629.143
Belgique	Région de Bruxelles-Capitale	1.089.538	1.119.088	1.138.854	1.154.635	1.163.486	1.175.173	1.187.890	1.191.604	1.198.726	1.208.542	1.218.255
	Région wallonne	3.498.384	3.525.540	3.546.329	3.563.060	3.576.325	3.589.744	3.602.216	3.614.473	3.624.377	3.633.795	3.645.243
Belgique		10.839.905	10.951.266	11.035.948	11.099.554	11.150.516	11.209.044	11.267.910	11.322.088	11.376.070	11.431.406	11.492.641

Source: Statbel (Direction générale Statistique - Statistics Belgium)

Source: Statbel. (2020). Population structure. Retrieved on August 3, 2020 from <https://statbel.fgov.be/fr/themes/population/structure-de-la-population#panel-11>

Tableau 10 Number of households by region

Nombre de Ménages selon le type - Population au 1.1.2020 <i>Source: Statbel (Direction générale Statistique - Statistics Belgium)</i>		
CODE NIS	Lieu de Résidence	TOTAL
01000	Belgique	4.995.388
02000	Région flamande	2.845.252
03000	Région wallonne	1.593.505
04000	Région de Bruxelles-Capitale	556.631

Source: Statbel. (2020). *Population structure*. Retrieved from <https://statbel.fgov.be/fr/themes/population/structure-de-la-population#figures>

Tableau 11 Geographical indicators : density of the population in Begium

Belgique	Région	Province	Arrondissement	Densité de population
Belgique	→ Région flamande	↕ Province d'Anvers		618
		↕ Province de Brabant flamand		517
		↕ Province de Flandre occidentale		371
		↕ Province de Flandre orientale		486
		↕ Province de Limbourg		350
Belgique	→ Région de Bruxelles-Capitale		↕ Arrondissement de Bruxelles-Capitale	7.044
Belgique	→ Région wallonne	↕ Province de Brabant wallon		352
		↕ Province de Hainaut		349
		↕ Province de Liège		280
		↕ Province de Luxembourg		62
		↕ Province de Namur		131
Belgique				360

Source: Statbel (Direction générale Statistique - Statistics Belgium)

Source: Statbel. (2020). *Crosstable*. Retrieved from <https://bestat.statbel.fgov.be/bestat/crosstable.xhtml?view=b7576e2f-a051-41b2-a390-d4d46e6c1696>

3.2. Demand

QUANTITATIVE SURVEY

First of all, it is important to take into consideration the fact that the pandemic crisis has impacted the results of my survey. Indeed, as I said in the preface, I couldn't get a good sampling frame. Thus, results can be different from the reality. However, it gives us an idea about the trend.

I would like to analyze the interest in platforms in the sharing economy by age. We already saw in the technological environment that 80% of the Belgian population would recommend services offered by collaborative platforms but it is interesting to know the age group that would recommend the most platforms.

Tableau 12 : Survey responses: use of platforms by age

Frequencies

Frequencies of Déjà utilisé une plateforme				
Déjà utilisé une plateforme	Age			
	0 à 18 ans	19 à 35 ans	36 à 65 ans	Plus que 65 ans
Oui	2	50	4	0
Non	2	7	6	2

Thus, we observe that people who are between 19 and 35 years old have the most used platforms in the sharing economy. There are 50 people who already used platforms against 7 who never used it. According my survey, that means that 87.7% of people aged between 19 and 35 years old have already used platforms. Then, it is 50-50 for people aged less than 19 years old and there are more people over 36 years old who never used it than they ever used it. Eventually, for people more than 65 years old, my survey says that nobody used it. Clearly, this data is biased because of the lack of respondents who are more than 65 years old. Yet, we can make assumptions such as people aged between 19 and 35 are most used to using collaborative platforms.

Then, I asked people who would be interested in the service of home cleaning. We observe that the age groups who are likely to use the platform are 19-35 and 36-65. Indeed, 75.4% of people aged between 19 and 35 years old would be interested in the service and 70% of people aged between 36 and 65 would be interested in the service. Then, 50% of people who are more than 65 years would be interested in the service and only 25% for young people. Thus, we can make assumptions such as **people aged between 19 and 35 years old** will be the most interested in the use of the service of home cleaning. Then, come people aged between 36 and 65 years old who could be also interested in it.

Tableau 13 : Survey responses: Interested in the project by age

Frequencies				
Frequencies of Intéressé ou pas				
Intéressé ou pas	Age			
	0 à 18 ans	19 à 35 ans	36 à 65 ans	Plus que 65 ans
Pas du tout	0	3	1	0
Plutôt pas	3	11	2	1
Intéressé	1	25	4	1
Très intéressé	0	18	3	0

The next table 13 shows the interest that people have in the platform according to their family situation. We can observe that for all family situations except for people living in the parents' house the service offered by the platform could interest. This is people who are sharing a home who could be the most interested in the service of home cleaning. Indeed, 81.8% of them could be interested in the service and 54.5% of them are very interested in the service. Thus, we can make assumptions such as **people living in colocation** will be the most interested in the service offered by the platform of home cleaning services.

Tableau 14 : Survey responses: Interested in the project by family situation

Frequencies						
Frequencies of Intéressé ou pas						
Intéressé ou pas	Situation habitation					
	Seul avec enfant	Seul sans enfant	En couple avec enfant	En couple sans enfant	Chez parents/famille	En colocation
Pas du tout	1	0	0	1	1	1
Plutôt pas	0	3	3	2	6	3
Intéressé	2	5	1	9	8	6
Très intéressé	2	3	1	3	0	12

Then, it is also interesting to know what could be the professional situation of people who would be the most interested in the service offered by the platform. The next table 14 shows the different professional situation of respondents and if they are interested or not in the on-demand service of home cleaning.

Tableau 15: Survey responses: Interested in the project by professional situation

Frequencies								
Frequencies of Intéressé ou pas								
Intéressé ou pas	Situation professionnelle							
	Sans emploi	Etudiant	Employé	Indépendant	Ouvrier	Artiste	Retraité	Pension
Pas du tout	1	1	2	0	0	0	0	0
Plutôt pas	0	11	5	0	0	0	1	0
Intéressé	1	8	17	3	1	0	0	1
Très intéressé	0	4	12	3	1	1	0	0

We observe that **people with a professional activity** such as employees, independents, workers or even artists would be the most interested in the project. Indeed, 100% of the respondents to the survey who are workers, independents and artists are interested in the project. Then, 80.6% of employees would be interested in the project. Then, unemployed people, students and old age pensioners are less interested in the project as you can see on the table 15.

Therefore, we can now set a target of consumers for the on-demand service of home cleaning. Thanks to the survey I conducted, we can have an idea about the potential consumers who would be interested in the project even if the survey isn't totally representative due to the limited number of respondents (73) because of the COVID-19 pandemic. However, we have the target that is the following:

People aged between 19 and 35 years old with a professional activity living in Brussels in colocation. Thus, we can conclude that the target is essentially young people who are into working life.

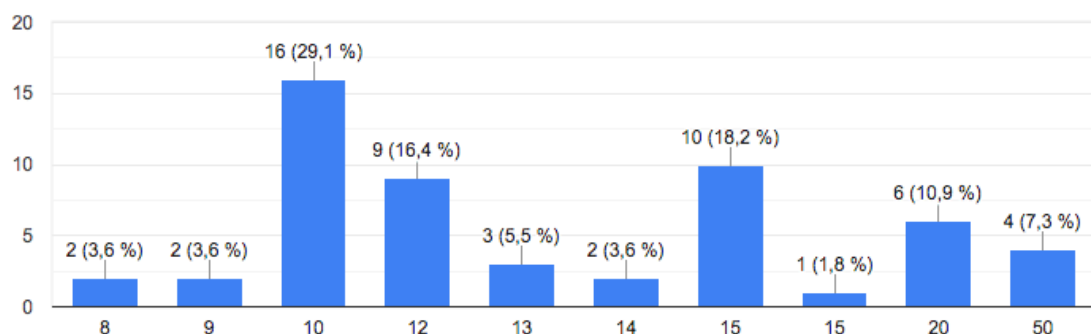
Besides, the survey also allowed knowing some information that could be interesting for the creation of the platform such as the average surface area of properties of people who are interested in the project or even the price that they are ready to pay for a such service.

Thanks to the survey, there is a table including all surface area of properties of people who are interested in the project and we observe that there are **52 people out of 73** interested in it and that the average surface area amounts to **132.3** square kilometers. Then, I have asked the question: ‘How much are you ready to pay for this on-demand service?’ and as you can see on the figure 14 the price that the most often comes is 10 euros per hour. By calculating the weighted average of prices, we find that people who are interested in the project are ready to pay **15.54** euros per hour for the home cleaning service.

Figure 14 : Survey responses: price that interested people are ready to pay

Question n°20 -> Quel tarif horaire seriez-vous prêt(e) à payer pour bénéficier des services de cette société spécialisée ? (en €)

55 réponses



Thus, people who are interested in the project have on average a house of 132.3 square kilometers and are ready to pay on average 15.54 euros per hour. This information is good for service providers to have an idea about the area of houses where they will clean and the price that they will be able to ask more or less.

QUALITATIVE SURVEY

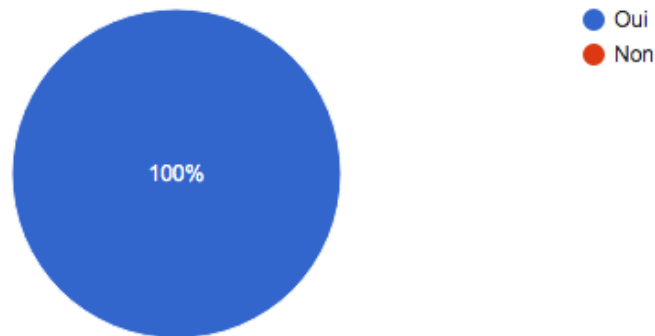
Then, the survey also gave qualitative information. We will get in this part some information such as the reasons for using platforms in the sharing economy but also what are the expectations concerning the service of home cleaning.

The figure 15 shows that 100% people who have already used platforms are satisfied with the services offered according to the survey.

Figure 15: Survey responses: satisfaction with platforms

Question n°10 -> Etes-vous satisfait(e) du service/produit fourni par ce(s) plateforme(s)

56 réponses

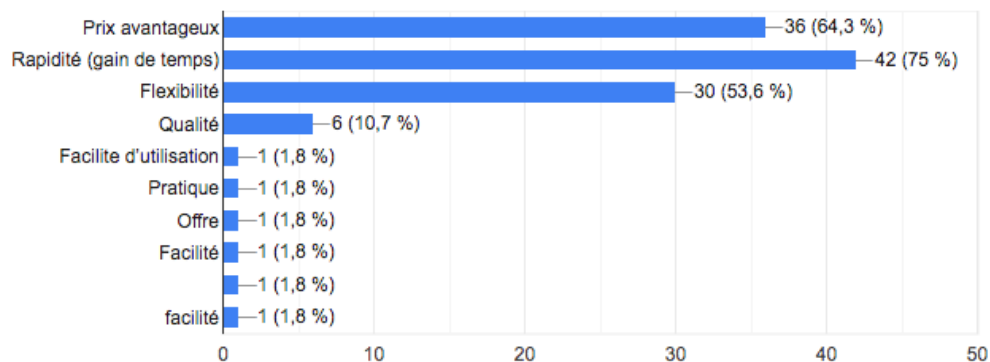


Then, on the figure 16, we can observe the main reasons for why consumers in the sharing economy are satisfied with the services provided by the platforms and 3 main reasons emerge from the survey. The most popular reason is for the speed of the service provided by the platform. Indeed, 75% of respondents to this question chose this reason. Then, come the price and flexibility with respectively 64.3% and 53.6%. Another reason that cropped up 6 times is the quality of the service with 10.7%.

Figure 16 Survey responses: reasons for the satisfaction

Question n°11 -> Pour quelle(s) raison(s) ? (par rapport à la question précédente)

56 réponses

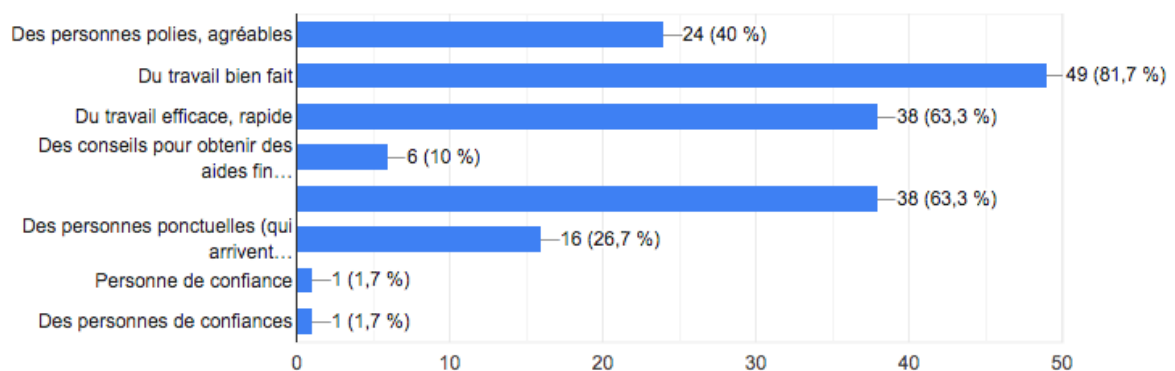


Therefore, we have to focus on these factors that are important for consumers according to the survey. Concerning **the price**, it is up to service providers but the **speed of the service** provided can be respected if the number of service providers is high because it will be easier for consumers to find rapidly a housekeeper close to the location. **Flexibility** is the biggest advantage of the sharing economy because it is an on-demand service which means that you can request a service when you want.

Figure 17 Expectations from the platform

Question n°21 -> Concernant la qualité de ces services, qu'attendriez-vous principalement de cette société spécialisée ? (3 réponses maximum)

60 réponses



Next, I have also asked in the survey what are the expectations of people who are interested in the project and we observe that an **efficient, fast and well-done job** is the most important for consumers. Then, **flexibility** is again a factor that cropped up among expectations.

3.3. Supply

In this part I will analyze the competitors within the traditional economy and in the sharing economy. In both economies, competitors can be direct and indirect. It is also interesting to see what the survey says about the most used platforms by the respondents.

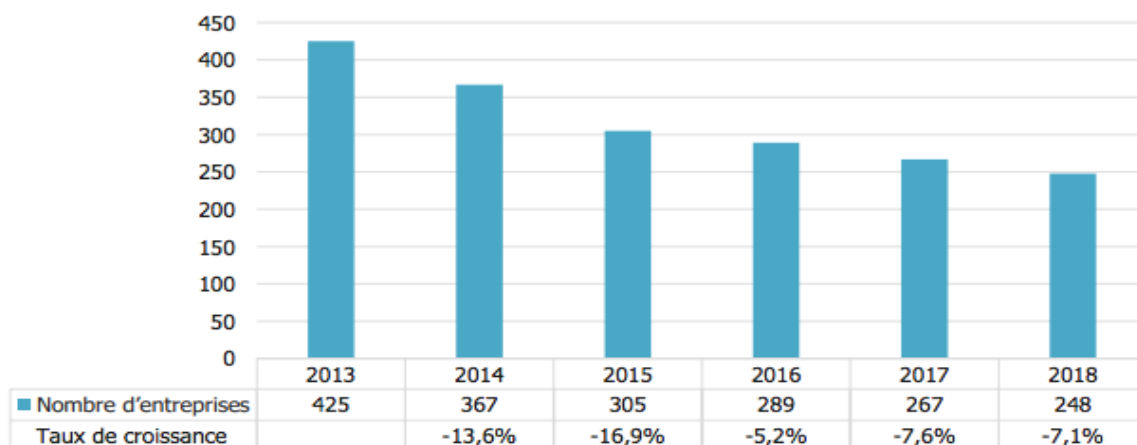
TRADITIONAL ECONOMY

Here, you will find the main competitors in the traditional economy in Brussels:

Firstly, the most important competitors in the home cleaning sector are **service voucher companies**. This system has been set up in Belgium in order to create jobs, curb undeclared work and protect workers. However, we see that the number of service voucher companies in Belgium has been decreasing since 2013 as you can see on the figure 18. In 2013, there were 425 companies and in 2018 only 248. Thus, that represents a good opportunity for the platform because the competition is less fierce than before. Another characteristic that is different from the platform that I would like to create is flexibility. Indeed, service voucher companies don't provide on-demand services and consumers have a minimum of 3 hours to book with a housekeeper for each week. However, it allows to benefit from tax deductions of 30%. In our case, it is also possible for service providers if the platform receives accreditations from the government.

Figure 18 Evolution of the number of service voucher companies since 2013 in Belgium

Figure 5: Evolution du nombre d'entreprises agréées et actives dans le dispositif des titres-services et ayant leur siège social dans la Région de Bruxelles-Capitale



Source: IDEA group. (2018). Evaluation titres services. Retrieved on August 10, from <https://clerfayt.brussels/sites/default/files/files-vd/pdf/Evaluation-titres-services-2018.pdf>

Then, there are traditional companies such as **Home cleaning services Ixelles**, **MK Cleaning Bruxelles**, **Clan désinfection Bruxelles**...

Eventually, there are **individuals** who post ads on the Internet and thus this is not a company that offers services.

Therefore, we see that the most popular companies in Belgium are service voucher companies but according to IDEA Group the number of companies has decreased since 2013. The platform differs from these companies by its business model that is on-demand services. Moreover, it represents also an opportunity for individuals posting ads on the Internet because the platform would give them more visibility and consumers will have trust in these housekeepers thanks to the credibility of the platform.

SHARING ECONOMY

The concept of a home cleaning services platform is new in Belgium even if there are already peer-to-peer platforms that provide this service, they offer other services than cleaning. Thus, the service of home cleaning isn't exclusive for these platforms and thus their image aren't exclusively based on the cleaning services. Platforms are the following:

- **Listminut:** a peer-to-peer platform that offer services in different sectors such as DIY, gardening, transportation, pets, education and so on. Thus, the principle is the same but not with the same services. Service providers are not only housekeepers but, for example, they can also be gardener, teacher or even baby-sitter.

- **Helpper:** a peer-to-peer platform that connects individuals for daily tasks. This platform targets a group of consumers who are the elderly. Indeed, the principle is to request a Helpper for helping people for their daily tasks. For example, people with disabilities would be interested in requesting a Helpper to be helped for their daily tasks.

- **Yoopies:** A peer-to-peer platform that connects individuals for only home services. Thus, services such as home cleaning are available but also tutoring, baby-sitting, petsitting. Therefore, as Listminut and Helpper, Yoopies is not an exclusive cleaning home services platform.

All these platforms have chosen a larger target group of consumers who could be interested in cleaning services but also other types of services. Thus, concerning the supply in Brussels there is a fierce competition with service voucher companies but the idea of the platform is to target an other group of consumers who are used to request services to platforms in the sharing economy et se differencier de la sorte

4. Different points of the business plan

In this part, I will present the different points to take into consideration for the business plan. It was difficult to have an idea of the different figures given that my survey didn't allow me to estimate the demand and the revenues because of the COVID-19 pandemic. Moreover, the business activity doesn't depend only on the potential consumers but also on the potential service providers who would be interested in working for the platform. Thus, the approach is not the same as a traditional company where the turnover will essentially depend on the demand. The main source of income of the platform will **be service charges** withdrawn from the turnover of service providers in the form of **commission of 15%**. Then, **advertising** can also be an interesting source of income but we must pay attention to not 'pollute' the platform with too much adverts. A **partnership** with a brand of green products such as Ecover for example can be also good for the business. Thus, I will list here the different steps for creating the platform.

The first step is to **set up the platform**. Thus, I need to request a service from a developer that could create a code for the application and the website. Then, I have to get access to **a server** for hosting the website and the application. It is difficult to ask for a quote because it depends on the developer and the number of hours of work.

Then, once the application and the website are created. I have to **register** the platform to the 'Banque Carrefour des Entreprises', draft the **company statutes**, open a **bank account** and subscribe to certain **insurance policies**. When I receive the VAT number and that my company is created, I must ask for an **accreditation** of

the government to benefit from the advantages of the 'De Croo law' in order to allow service providers also to benefit from **the statute of the sharing economy**.

Next, it is important to find some **investors** and **partnerships** that could be interested in the platform in order to launch it on the market. It will be easier to convince some investors if the platform is already created. It will allow to better visualize the concept and to show how it works.

When I will have raised funds from investors, I will have to find **a local** for the headquarters of the platform. This local will allow welcoming people who want to join the company as service providers and they will take a training to understand how the platform works and to get practical modalities in addition to some advices concerning the job and thereby to offer the best service to consumers. As I said before in this thesis, it will be possible to buy green products from the partnership and the local will be the location to get this products. To this end, I have **to hire 1 or 2 employees** for assisting service providers and consumers of the platform. It is important to have a customer follow-up in case of problems or questions. The most important is the satisfaction of customers because it will lead the success of the platform thanks to word of mouth.

At the same time, I will have to launch a **marketing campaign** essentially for the target group of consumers that is young people aged between 19 and 35 years old living in Brussels in colocation. It is important to be strategic in order to reach as much as possible the group target because the marketing campaign will represent the largest portion of the budget. Thus, it is the crucial step that will allow inflating the company. The more people use the platforms, the better the business will be.

5. Conclusion

Therefore, we can better understand what is really the sharing economy even if there are still a lot of improvements to do to enhance this new economic model. We have seen that **4 ways of thinking** are at the basis of the sharing economy: functional economy, gift economy, commons economy and libertarian counterculture. All these ways of thinking prove that sharing economy is different from the traditional economy.

Then, we also notice that sharing economy is so new and disruptive that there isn't a common definition. Moreover, there are a plenty of terms to describe the sharing economy. Thanks to an analyze of all these different terms and definitions of authors, I have build a definition that, according to me, corresponds most closely to what the sharing economy is. Besides, the term of **Gig economy** is the best to fit the platform of home cleaning services given that **independent contractors** will work for the platform as services providers.

Once we had a definition, we could go further in order to understand the way of working of the sharing economy by analyzing the **different segments, types of transactions** and the **4 business models** present in the sharing economy. After that, some examples of companies such as Uber or AirBnb gave a better vision of the theory. Then, we have seen the practical aspects such as **the different sources of income** that are important for the business plan of the platform but also other characteristics that are essential in the sharing economy like **trust and reputation**. We have understood that for a peer-to-peer platform reputation and trust are the **reasons for success** of platforms in the sharing economy.

At the end of the first chapter, we have also observed the **differences** between traditional companies and collaborative platforms in addition to the different **critics** of the sharing economy. Thus, we saw that the Belgian legislation has already made some initiatives such as the **De Croo law** to control a little bit this new economic model but government still must do some improvements in the legislation to be more efficient and to better **protect workers**.

Eventually, the second chapter concerned the **creation of the platform**. I explained at the beginning of this chapter the concept of the platform. Then, I analyzed the

market with a **Pestel analysis** and was able to make some assumptions concerning the **target group** thanks to the survey I conducted even if it is not really representative due to the Coronavirus, It allowed to have an idea about the demand and what it could be interesting to do in order to create a successful platform.

Eventually, I mentioned the different important points for **the business plan** given that it was very difficult to have the good figures I preferred to explain what I had to take into consideration for the launch of the platform. The business plan will be more precise with a representative survey.

To conclude, sharing economy is an economic model that is growing and shows **another way of consumption**. More and more people begin to **prefer access** to goods rather than **ownership** like the concept of functional economy. Thus, on-demand services platform attracts more and more people and the mentalities are changing. Thus, it represents a good opportunity for the platform. Moreover, thanks to the analysis of the supply in Brussels, we saw that the number of companies such as **service voucher companies is decreasing** and that **there aren't platforms** of home cleaning services. Therefore, the creation of such platform in Brussels is largely possible and promising.

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