Research Question: To what extent does the for-profit platform of the sharing economy benefit us?

**Introduction**

The term “sharing economy” has been mentioned frequently by news and government reports in recent years. Despite its rapid growth and development, the majority of people are not aware of the influence that the sharing economy has on their lives. As a result, it is essential to understand what does the sharing economy mean.

The sharing economy, also known as shareconomy, collaborative consumption, collaborative economy, or peer economy, is a complex umbrella term to define. Matofska (2016) indicated it as “a socio-economic ecosystem built around the sharing of human, physical and intellectual resources.” In other words, it is an economic model that contains the activities of acquiring, providing or distributing access to goods and services, on a peer-to-peer basis. All these economic activities can be classified under these 4 broad categories (Schor, 2014):

1. Recirculation of goods
2. Increased utilization of durable assets
3. Exchange of services
4. Sharing of productive assets

This essay will focus on the second category.

Most economic activities in the sharing economy are facilitated by on-line platforms in the form of websites, apps or both. On-line platforms are advantageous to the sharing economy as they not only help to keep operating costs low but also provide an access for consumers to share goods and services on a larger scope (Newlands, 2015). In addition, consumers’ heavy reliance on mobile phones makes these on-line platforms necessary for the success of businesses in the sharing economy. Ride service apps like Uber and DiDi are good examples of on-line platforms in the sharing economy.

Schor (2014) suggested that businesses in the sharing economy have different market orientations which are either for-profit or non-profit. The distinctive characteristic of for-profit platforms is its aim for revenue and asset maximisation. As a result, for-profit platforms are often criticised for exploitation of labour, anti-competition behaviour, and their resistance to regulation and government control. However, the advocates for for-profit platforms in the sharing economy argue that these problems are not insoluble and permanent, plus the benefit brought by these platforms (such as a boost in economic growth, increased consumer surplus, reduced unemployment) supersedes those negative side effects. These controversies prompted me to evaluate the impact of the for-profit platforms in the
sharing economy on our life by asking the question: To what extent does the for-profit platform of the sharing economy benefit us?

As this research question suggests, the general effect of the for-profit platforms of the sharing economy on society is expected to be positive. This assumption is based on the fact that the sharing economy, which is mainly comprised of for-profit platforms, has become a major growth sector in most economies (Eckhardt & Bardhi, 2015). To answer this question, the major changes brought by those for-profit platforms along with their associated consequences need to be analysed. The research also looks into how significantly these changes influence people’s life e.g. positive/negative, effective /ineffective. Nevertheless, my own interpretation of this question may differ from other researchers. Many of them look at the general impact of the sharing economy instead of focusing solely on the performance of for-profit platforms, or they may rely more heavily on primary research to measure the impact. Additionally, the idea of “sharing” varies between economists. However, through desk research, I found scholars from different backgrounds have a mutual agreement on the diversity of the sharing economy, and this proves the validity of the theory used in this report: economic activities mediated by the market (for-profit platforms) count as a major part of the sharing economy.

As consumers and providers are the main participants of the sharing economy, they are used as the major perspectives of this report. The main body of this essay will consist of two perspectives reviewing how each group’s interests are affected by the for-profit platforms of the sharing economy, while the pros and cons associated with this are discussed within each perspective.

**Consumers’ Perspectives**

One way to evaluate the effect of the for-profit platforms of the sharing economy on consumers is to determine what their incentives are to participate in the sharing economy and how effectively their expectations have been met by sharing activities.

An empirical analysis of customer motives in the sharing economy published by Balck and Cracau (2015) found that the perceived low cost of sharing offers is the mutual primary motive for consumers in each of the analysed sharing economy sectors (accommodation, car sharing, commodities and clothing). Whereas the second most-relevant motive for consumers other than price varies between industries. These major motives including 1) access and availability, 2)
sustainability, environment and saving resources, 3) innovation and rarity, and 4) usage instead of ownership.

As the score of cost significantly outnumbers the figure of other motives, the first conclusion from this empirical analysis is highly valid. However, based on the fact that this primary research only looked at 4 sharing economy sectors which were selected according to their popularity and their possibility to succeed in the sharing economy in the long run (Black& Cracau, 2015 cited in FGM Market Insights, 2014), the identification of other major motives is not accurate enough when applying them to all sharing activities of utilisation of durable assets. Moreover, there were precisely 10 major motives analysed from a number of economists’ scholars about the sharing economy. The researchers then reduced the number of motives to 5 using preliminary survey due to the limitation of their research technique. This method itself doesn’t cause any inaccuracy, but as they only asked for 15 participants to do the preliminary survey, the other 4 major motives identified lose their accuracy and validity.

As a result, this report will first evaluate the effectiveness of cost reduction on the for-profit platforms and then use another approach to find out the second important motive concerned by consumers.

According to Schor (2017), it is the lower cost of the sharing economy cites gives the for-profit platforms an edge over other market alternatives. The fact that most providers use their under-utilised assets to offer services plus the cut off of transaction cost in peer-to-peer trades even lowers the price further. As the production cost is significantly reduced by the platform, cost imposed on consumers falls, and consumers therefore benefit from goods and services with lower prices. Moreover, a survey conducted by PWC (2015) indicated that among 44% of US consumers who were familiar with the sharing economy, 86% of them agreed that it allowed

<table>
<thead>
<tr>
<th>Motive</th>
<th>Airbnb</th>
<th>Conchsurfing</th>
<th>DriveNow</th>
<th>tanyca</th>
<th>Leihdirwas</th>
<th>WHY own it</th>
<th>Pret-à-Loner</th>
<th>Kleiderkreisel</th>
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</thead>
<tbody>
<tr>
<td>Cost</td>
<td>4.34</td>
<td>4.69</td>
<td>2.59</td>
<td>3.09</td>
<td>2.97</td>
<td>3.12</td>
<td>2.91</td>
<td>3.87</td>
</tr>
<tr>
<td>Rarity</td>
<td>1.74</td>
<td>1.61</td>
<td>1.17</td>
<td>1.07</td>
<td>2.10</td>
<td>1.81</td>
<td>2.98</td>
<td>1.92</td>
</tr>
<tr>
<td>Environment</td>
<td>1.42</td>
<td>1.24</td>
<td>2.07</td>
<td>2.24</td>
<td>1.36</td>
<td>1.59</td>
<td>1.25</td>
<td>2.41</td>
</tr>
<tr>
<td>Access</td>
<td>1.46</td>
<td>1.52</td>
<td>2.49</td>
<td>1.63</td>
<td>1.65</td>
<td>1.53</td>
<td>1.18</td>
<td>0.86</td>
</tr>
<tr>
<td>No ownership</td>
<td>1.04</td>
<td>0.94</td>
<td>1.69</td>
<td>1.98</td>
<td>1.92</td>
<td>1.94</td>
<td>1.68</td>
<td>0.94</td>
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them to afford more goods and services with the same income levels. In other word, consumers have gained increasing purchasing power in the sharing economy. The sample of the survey is n=1000, covering age, income, region and gender, thus the research is highly valid and unbiased. Nevertheless, only 18% of American adults had been participated as consumers in the sharing economy by the time the survey had carried out - 2014. Therefore, the opinion about increasing affordability to life tends to lose its validity regardless of the fact that almost half of the US consumers were familiar with this new economic model.

Another way to determine the effect of cost reduction on the for-profit platforms of the sharing economy is to measure the consumer surplus. Consumer surplus is the difference between the price consumers are willing to pay for the product and the price they actually paid (Bamford & Grant, 2015). A research done by Fraiberger and Sundararajan (2017) indicated that as consumers can access to larger peer-to-peer rental market in sharing economy, they are motivated to change their consumption habit from owning goods to renting goods. Since consumers can afford more goods without owning them, consumer surplus increases, ranging from 0.8% to 6%. However, according to the figure 1, people with different income levels do not equally gain in consumer surplus. It is clear from the figure that the below-median income consumers contribute the largest proportion of demand in peer-to-peer market which causes a rapid growth in their consumer surplus, whereas for above medium income consumers, the gain in consumer surplus is comparatively minor, especially in low liquidity situation where the transition cost is high. Fraiberger and Sundararajan also suggested the reason why below-median income consumers could gain such a great consumer surplus is because a large proportion of them shits from the role of owners to that of non-owner renters. As a result, the cost of ownership is saved, meanwhile, consumers benefit from higher quality products and greater usage frequency. Since the conclusion drew by this research only works for the short run, it can only be deduced that in the short run, the gain in consumer surplus is effective, especially for below-income consumers. In addition, the transaction-level data used in this research for calibration come from only one firm called Getground (a large peer-to-peer car rental marketplace), the lack of representativeness of the database reduces the reliability of the research.
For analysis, the for-profit platforms of the sharing economy succeed in the reduction of cost for consumers. Despite the gain in consumer surplus is uncertain in the long run because consumers may change their decisions about ownership (Horton&Zeckhauser, 2016), and the fact that the extent of increase in consumer surplus various between different income groups, the public agreement from PWC’s report stated that overall, cost reduction derived from the for-profit platforms is effective and brings positive effect to consumers’ life. Nevertheless, the for-profit platforms of the sharing economy are criticised for offering lower-price service through exploiting unfair advantage of evading taxes and regulations by Baker (2014). He suggested that in hospitality industry like Airbnb, large number of tourists are not paying as much tax as they should pay for staying in a hotel. The evasion of tax may lead to the low price of sharing services but meanwhile, this also means a major loss in tax revenue for some economies which are heavily reliant on tourism. Additional tax will have to imposed on other citizens to compensate for this loss and they will have lower living standards resulting from increasing tax burden. Admittedly, Baker’s statement is lack of evidences to prove its validity as it is originally a news report from The Guardian. However, his opinion is theoretically correct; Considering the fact that the long run consumer surplus is hard to predict due to the variation in factors, it can be concluded that the cost reduction on sharing platforms is associated with some potential negative effects on consumers.
Enhanced social interaction is another major motive for consumers to purchase through for-profit platforms in the sharing economy. This motive is identified by various news and scholars. A primary research done by Buda and József (2017) showed that consumers who participated in the survey all recognised “activity on community sides” an important characteristic of the sharing economy. Table 2 analysed 4 different clusters of consumers’ attitudes about the sharing economy. It indicates that the sociability of the for-profit landforms is highly valued by consumers with less price sensitivity. For the other groups who are more price sensitive or not familiar with the sharing economy, though they didn’t show as much interest for the social interaction involved in the sharing economy as the first cluster, they all admit this characteristic. As this research was done in 2017, the data is highly credible and the research method of grouping consumers into 4 clusters increases its validity. According to the research, the sociability characteristics of the sharing economy is highly recognised by the public but meanwhile, it is unknown that whether the sharing economy has enhanced the social interactions between participants and providers or is there any direction relationship between using sharing platforms and forming social bonds. Thus, it prompts me to investigate the effectiveness of sociability on the for-profit platforms of the sharing economy to consumers.

Table 2: Attitudes of sharing economy users (Buda & József, 2017)

<table>
<thead>
<tr>
<th>General and sharing related attitudes / Clusters (4)</th>
<th>Enthusiastic, not price sensitive consumers (21 people)</th>
<th>Price sensitive consumers (29 people)</th>
<th>Environmental conscious users (54 people)</th>
<th>Casual users (46 people)</th>
</tr>
</thead>
<tbody>
<tr>
<td>General consumer attitudes</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Cost awareness</td>
<td>+</td>
<td>+++</td>
<td>++</td>
<td>+</td>
</tr>
<tr>
<td>Trust toward other individuals</td>
<td>++</td>
<td>-</td>
<td>+</td>
<td>-</td>
</tr>
<tr>
<td>Activity on community sides</td>
<td>+++</td>
<td>+</td>
<td>++</td>
<td>+</td>
</tr>
<tr>
<td>Doing for sustainability</td>
<td>+</td>
<td>-</td>
<td>+++</td>
<td>+</td>
</tr>
<tr>
<td>Economic benefit</td>
<td>+</td>
<td>+++</td>
<td>++</td>
<td>-</td>
</tr>
<tr>
<td>Enjoyment</td>
<td>+++</td>
<td>-</td>
<td>++</td>
<td>-</td>
</tr>
<tr>
<td>Frequency</td>
<td>+++</td>
<td>+</td>
<td>++</td>
<td>-</td>
</tr>
<tr>
<td>Rating of evaluation system</td>
<td>++</td>
<td>++</td>
<td>+</td>
<td>-</td>
</tr>
</tbody>
</table>

Table 2
clusters by user groups (own source)
+++ very characteristic, ++ fairly characteristic, + more characteristic than not
- - very uncharacteristic, - - fairly uncharacteristic, - rather uncharacteristic
by rows, by categories
Schor (2015) interviewed 43 providers of the sharing economy on three for-profit platforms (Airbnb, Relay Rides and TaskRabbit). Some providers stated that meeting new friends and forming social bond with them is one of their major motives to do the business. For example, one earner from TaskRabbit said: “I like to serve but I love people. Like I don’t just want to do a good job at the end of the day; Like I like the connection I have with people…. It’s very relational for me.” As these providers are so enthusiastic about the social relationship they build up with consumers, it reflects that social connection can be formed between participants and providers on the for-profit platforms of the sharing economy, and this type of social interactions should be generally positive and pleasant. The actual evidence for the formation of social bonds through precipitation in the sharing economy is provided by Parigi et al. (2013). Parigi claimed that couch-surfing strengthens the sense of community between its members based on primary research and concluded that the more a person participate in an association, the more likely it will lead to the formation of new social ties. Though Couch-surfing can be considered as a sharing activity, it only belongs to the segment of accommodation in the sharing economy, which is far less representative for the whole sharing economy and makes the conclusion drawn by this become bias. Besides, the couch-surfing platform is non-for-profit one, and the providers of couch-surfing do not usually have profit-earning aims. Thus, this weakens the validity of enhanced social interaction on for-profit platforms. Parigi & State (2014) also questioned the sustainability of this type of social-bonding formed through sharing activities in their follow-up study. Through investigation, they found that the quality of social connections between consumers and providers usually reduces over time as consumers have become familiar with the new economic model and are not as excited about the new type of platform as the first few trials. Since the power of social bonding has been proved to reduce through couch-surfing (non-profit platform), it can be deduced that all on-line platforms in the sharing economy face this problem-nondurable relationship. The fact that the paper used the data from the same couch-surfing website won’t cause the conclusion to lose its validity when applies to for-profit platforms of the sharing economy. In general, consumers will find it more difficult to sustain social connection with others on for-profit platforms of the sharing economy, and this non-persistent social relationship is not expected to bring any major change to one’s social life.

For another set of providers of the sharing economy, their initial motive is more about extra earning made through for-profit platforms rather than forming social bond with their customers. According to Schor (2015)’s interview, a majority of interviewees mentioned that they preferred making money to making friends. Relay Rides owners clearly stated that they do not make friends or do any extensive activities with their renters to reinforce the social bonding. In addition, some of them even emphasised that they do not have any intention to form friendship with renters. Due to the inactive intention of providers to improve social interaction with consumers that participate in the transaction, it is rarely likely that consumers who want to develop certain social relationships will get the expected response from providers.
Not only providers, but also consumers are not intended to form social bonds through for-profit platforms in the sharing economy. Data from PwC (2015) suggested that to compare to building social connection with providers or other precipitants in the sharing economy platforms, consumers are more intrigued by convenience and lower price goods and services. Eckhardt and Bardhi (2015) also represent similar view, stating that when sharing is more about economic exchange mediated by a company, consumers are more materialistic and pay less attention to its social value. Eckhardt and Bardhi’s opinion is more reliable and persuasive than PwC’s as they use an example from Zipcar (a large car-sharing platform) to demonstrate and their research is more up-to-date. The research pointed out that consumers experience Zipcar anonymously, and they did not have any interest to know who have used the car or interact with them. Consumers have more trust to the platform, who makes rules in the sharing system, rather than the owner of the car. Based on opinions from two different sources, it is valid to say sociability is not a consumers’ priority. One thing worth mentioning is the understanding of customers’ priority also determines the competitiveness of the for-profit platforms in the sharing economy. Eckhardt and Bardhi (2015) compared Lyft and Uber, two companies that provide almost identical services. Differ to Lyft who used “Greet your driver with a fist bump” tagline, Uber has a clearer market position — “Better, faster and cheaper than a taxi.” The result of this is that Uber generates more growth than Lyft. Although it is not a fair conclusion as the growth of a firm depends on various factors, this example still implies that the success of a for-profit platform in the sharing economy is not based on community. Likewise, if the community is not that important for consumers who participate in the sharing economy, it means that social interaction is negligible to consumers in the sharing economy.

Proved by (Parigi et al., 2013), participation could lead to new friendships, and this result can apply to the for-profit platforms of the sharing economy. Nevertheless, every owner in the for-profit platforms of the sharing economy have different attitudes towards social interaction, and their attitudes (enjoy forming social bonds with others or feel careless about it) are the key to the success of enhanced social interaction. In addition, consumers’ attitudes also play an as equally important role as providers’ when determine the effectiveness of the social bond formed. When either side of them place more value on economic benefits, rather than the sociability when offering/experiencing the services in the sharing economy, it is less likely that any social bonds will be formed through the experience. And even if the social ties do form, it is likely to be unsustainable. To sum up, there is no direct relationship between using sharing platforms and making new friends, and enhanced social interaction is only a positive side effect of some certain sharing experience. It is true that sociability is one of the motives that encourage consumers to participate in the sharing economy, but the effectiveness of it varies in different for-profit platforms of the sharing economy (e.g. firms in accommodation segment may be do a better job than that in transportation segment). According to analysis, media and the public may over-estimate the improvement of social interaction brought by the for-profit platforms of the sharing economy.
Providers’ Perspective

“Providers” refers to people who offer services or goods in the sharing economy. For example, providers can be drivers of Uber and hosts of Airbnb. Increasing job opportunities is the most prominent implication of the rise of the sharing economy but concerns about exploitation of labour is also one of the major reasons why people against the for-profit platforms of the sharing economy. As a result, this perspective will focus on the impact of the sharing economy on employment and labour condition. One special characteristic of employment is that a change in providers’ employment status is likely to influence that of other normal employees. Employment is an important factor to consider when evaluating national living standard, as the research question is To what extent does the for-profit platform of the sharing economy benefit us? , the employment and labour condition of individuals who are not providers of the sharing economy also need to take into account. Due to the specialty of this situation, the discussion about employment for non-providers of the sharing economy will be placed at the end of this section.

Increasing establishment of businesses in the sharing economy has led to more job opportunities around the world. According to Montini (2015), there were 50,000 new jobs created monthly by a leading taxi aggregator, and it was expected that 1 million jobs will be generated by sharing economy in 2016. The cause of the lift in the employment rate was suggested by Gururaj, Biswas, and Pahwa (2015): sharing economy makes self-employment possible and promotes micro-entrepreneurship. These for-profit platforms help create jobs by overcoming structural barriers in the industry that used to prevent workers joining the sector, so more people are encouraged to work. In Gururaj et al. (2015)'s report, they used the example in India to demonstrate this opinion. “On-demand technology platforms create massive job opportunities for Indians, as work in these areas like data collecting and delivery coordinating are relatively low skilled.” Followed by the increase in the employment, income for stakeholders of the sharing economy also rises (Gururaj et al., 2015). However, the rise in income attribute to the sharing economy targets more on lower class earners, which means that people from different socio-economic segments will benefit unequally.

Another advantage of working in the sharing economy is that it creates more autonomy and flexibility to workers (Schor, 2014). For instance, Drivers work in transportation sector could choose their preferred destination based on their own convenience, and owners of the house can earn additional income by renting out their spare rooms in the accommodation sector. (Gururaj et al. 2015). Workers have the freedom to manage their time and are not controlled by superiors. Furthermore, providers of the sharing economy can corporate with various platforms which give them more mobility. (Montini ,2015)
Though above statements provide clear and valid benefit brought by for-profit platforms of the sharing economy, arguments about exploitation of labour still arise from time to time. The major argument is about insufficient wages. Reported by The Guardian (2016), Frances Filed, the Labour MP and chair of the work and pensions committee, had received testimony from 83 Uber drivers who said their earnings are much lower than the “national living wage”. As a result of low earnings, these drivers need to work overtime in order to satisfy their basic needs, which also poses a threat to their own and passengers’ safety. Moreover, providers’ independence was questioned in the report — once log on, the working pattern of every Uber driver will be supervised, and the system will impose a lockout to drivers who have turned down too many jobs (Guardian, 2016). However, Uber against this statement by claiming that they don’t believe these reported cases have enough representatively. Firstly, according to their recent polling result, 90 percent of its drivers were content with their salary. Secondly, they affirmed that only about 25% drivers work for more than 40 hours a week (Guardian, 2016). It is admitted that Uber’s case is not representative enough to demonstrate all providers on for-profit platforms have lower income compare to normal workers. Nevertheless, many scholars have stated that for-profit platforms consider providers as self-employed contractors so rights and protection for standard employees are not guaranteed to them (Bernhardt, 2014; Hill, 2015; Irwin, 2016; Tomassetti, 2016, cited in Schor Charles, 2016). Thus, it is valid to say providers who are employed on for-profit-platforms of the sharing economy experience a certain degree of exploitation of labour including low wages and loss of benefits like health insurance and training (DePillis, 2014). Despite these, providers of the sharing economy are vulnerable to physical risk (Schor & Charles, 2016) as well because they face the danger of inviting strangers to their vehicles or home. On the other side, the exploitation of labour is not the whole story. Schor and Charles (2016) evaluated the situation and indicated that labor conditions have been evolving as pressure from the labour market pushes them to face workers pressure and change regulation. Furthermore, they declared that “it is misleading to think about the platform economy as a whole”. While most for-profit platforms treat providers of the sharing economy as part-time worker and independent contractors, their earnings and labour conditions differ between for-profit platforms. Shown by their own research, the income gap is much wider for Airbnb and TaskRabbit than delivery services Postmates and Favor.

Overall, the rise of the sharing economy appears to benefit the employment on the providers’ side as large amount of job opportunities provided by the sharing economy is undeniable. While at the same time, incumbent firms face fierce competitions from the for-profit platforms of the sharing economy and this results in unemployment for workers in incumbent firms (Rauch & Schleicher, 2015). In reality, it is hard to measure whether the growth rate of providers’
employment outweighs the loss rate of normal workers’ employment, so the extent of influence exerted by the for-profit platforms of the sharing economy on these two groups of people is unknown. This report assumes that in general, the for-profit platforms of the sharing economy benefit the employment of society as competitions are unavoidable for all firms in the market, and the loss in employment for normal sector of economy may soon be offset by the increase in employment for the for-profit platforms of the sharing economy. Given time, the sharing economy could promote labour mobility and makes the transaction of labour across different platforms easier. Problems like low wages, lack of autonomy and benefits do associate with the for-profit platforms of the sharing economy, but these situations are continuously evolving and improving. Hence, in the long run, labour rights could be improved for the for-profit platforms of the sharing economy. To conclude, the amount of benefit brought to providers by the for-profit platforms of the sharing economy is roughly equal to the amount of harm associate with it. However, with pressure from society, it is promising that the for-profit platforms will change their policies to advantage providers more in the future.

**Conclusion**

Based on the analysis of information and arguments, along with my evaluation for the impact of the for-profit platforms of the sharing economy from two perspectives, it is certain that the for-profit platforms of the sharing economy brought effective changes to people’s life, and there is greater effectiveness in the cost and the employment aspects than the sociability aspect. My research question: “To what extent does the for-profit platform of the sharing economy benefit us?” can now be answered: the extent of benefit depends on the time period and the incentives of both providers and consumers for every transaction. In the short run, benefit such as the cut in cost, strengthening of social bonds and increase in employment is most desirable while in the long run, all of the benefit will be uncertain due to other fluctuating factors. Therefore, individuals are likely to benefit most from every single trade than considering this from the macroeconomic perspective.

**Reflection**

The first perspective of the report relies a lot on the identification of people’s incentives to join the sharing economy, and all information for this derives from primary researches done by other researchers. Due to the credibility and reliability of these researchers’ reports, the quality of the data and corresponding analysis is ensured. However, throughout the research process, I am tempted to do a primary research myself to get the most up-to-data data in China. Admittedly, my sample of research will be smaller, and the research method may be less advanced, I could possibly gain some different perspectives from China to make the research more valid on the
international scale. In addition, my research originally has three perspectives which include an additional government perspective. Due to the world limit, I chose to focus on the two major perspectives (consumer and provider). As research progresses, I realise that the government perspective is worth discussing since attitudes of the government and the operation of different government policies can be important factors influencing the effectiveness of benefit brought by the for-profit platforms of the sharing mentioned in other two perspectives. Thus, further research may use more primary resources and add the government perspective to make the answer of my research question more comprehensive. I hope I have minimised the inaccuracy of the conclusion due to the absence of the government perspective by evaluating arguments relative to government policies and regulation.

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