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Platforms and trust as two columns of sharing economy

In the past two decades, economic models based on platform-based sharing, driven by the IT revolution, have caused a fundamental shift in traditional business practice, global capitalism, and societal values. The platform, along with all its features, has taken over the role of the organizational form since they have brought together strangers with under-utilized capacities and belongings, with those who need them without looking for ownership. The entire economic ecosystem - marketing techniques, business practices, supply chains, and consumption habits - has undergone a significant transformation. Consumer behavior is changing rapidly, and consumers are looking for appropriate and efficient access to goods and services through the Internet, without the financial, emotional, and logistical burdens of ownership. The radius of trust which was initially confined to family, friends, and local communities; now encompasses strangers who do not speak a common language and who are in different countries. Trust driven by Digital Identity (DI) and Trust and Reputation Information (TRI) have enabled what was considered unbelievable or even impossible some years ago. Further expansion and deepening of trust, based on new technologies combined with the international legal framework, has the potential to rewrite modern capitalism and societal values. This paper introduces the role of platforms in the evolution of the sharing economy, the role of trust in promoting such platforms, and the role of well-designed platforms in fostering and nurturing trust which is essential for promoting and sustaining sharing economy models.

Keywords: Sharing economy, platforms, Digital Identity, trust in sharing economy, reputation information
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Introduction

Generally, if we have a critical look, sharing economy is not a wholly new concept since it has existed in human civilizations for thousands of years in different forms. A good example not from the not-so-distant past, there were agricultural practices where the crop from the land was shared among the family members yearly rather than dividing the plot ownership. Another similar case is renting hotel accommodation, or an apartment is an example of sharing economy. In this case the buyer, rather than acquiring the ownership of the property, prefers to gain limited rights of use, which is based on time and space. A very simple practice of sharing economy in everyday life before the widespread of the Internet is the access to books in public libraries (Ozanne and Ballentine 2010). There is a well-built system of libraries, which regulates access to books and this form of sharing economy is very well spread all over the world. According to Chen (2009), the concept of a museum is also based on the sharing economy because in this case the customer, rather than owning the art pieces, acquires a right to visit the museum and to enjoy the beauty of the art pieces. There are many cases in the world where houses and apartments are owned on a time-sharing basis and such apartments are available to the owner only for a specific period, for example one month or two weeks a year; so that many different owners can have the right to use it for one month or two weeks each. Strictly speaking the concept of cooperative societies and associations can also qualify to be part of the sharing economy and under this concept, several individuals pool their resources and share the benefits. Club membership is yet

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another good example of sharing economy which has been in existence for centuries (Botsman and Rogers, 2010).

In recent times, there have been multiple explanations for the growth of sharing economy models. As stated by Chen (2009) and Marx (2011) ownership is no longer the ultimate representation of consumer need. During the last decade, we have seen a rise in access systems in the marketplace that go beyond conventional forms of access based on ownership because ownership and attachment are becoming increasingly loose, porous, and liquid. Modernity characterizes the current social conditions in which social structures and institutions are increasingly unstable and are undergoing change therefore, they cannot serve as frames of reference for human actions and long-term life strategies (Bauman, 2007). Gradually, institutions, people, information, and places considered solid during the last century have tended to dematerialize and liquidize (Ritzer, 2010). Equally, customer identity and ethics are also becoming fluid and liquid since values are constantly changing. Emotional, social, and cultural ownership inserted in a property is becoming flexible, temporary, and liquid, therefore access has emerged to manage the challenges of a liquid society. (Bardhi, Eckhardt, and Arnould, 2012).

Theoretically, the sharing economy is an umbrella term involving a variety of consumer options since the concept and the definition of sharing economy are not yet fully clarified in the literature and there is no agreement on the use of the term "sharing economy". The present model of the sharing economy has emerged during the last two decades which is based on shared use of physical or human resources. IT platforms have transformed with the expansion of the Internet and digital applications the very concept of the sharing economy infusing a new life into this ancient concept. According to Botsman & Rogers (2011), the sharing economy has also been referred to as 'collaborative consumption' or 'collaborative economy' which is defined as a socio-economic model which is based on the shared use of under-used commodities. Botsman & Rogers (2011) further argue that such a collaborative system counters the wastage and underutilization of resources associated with the unequal distribution of wealth and resources. Belk says (2007) that the action of sharing involves "the act and process of distributing what is ours to others for their use and the act and process of receiving or taking something from others for our use". Moreover, Belk (2014) defines collaborative consumption as "people coordinating the acquisition and distribution of a resource for a fee or other non-monetary compensation like bartering, trading, and swapping." Bardhi and Eckhardt (2012) further argue that the sharing economy is more like an access economy as the sharing aspect in this context is only secondary, and is market-mediated by an intermediary firm. According to Sundarajan (2016), the sharing economy is crowd-based capitalism since there is a transfer of ownership through on-demand access.

According to the Harvard Business Review the word 'sharing economy' is a misnomer and 'access economy' has been suggested by Harvard Business Review (2015) as the correct word for sharing economy. Some other researchers call it an on-demand economy (Jaconi, 2014) or gig economy (Wilson, 2017), and other scholars prefer to call it a platform economy. Hence, coming up with a complete and final definition of sharing economy that reflects a consensus, or a common usage is nearly impossible. Given great conceptual diversity in defining its boundaries, it is also debatable whether the use of public parks, public libraries, and traditional bed and breakfast services form part of the modern concept of sharing economy or not.

The economic development since the industrial revolution, extensive growth in human population in the last two centuries, and the concept of welfare society born in the 20th century have brought to life a consumer society with excessive consumption and fast depletion of natural resources, which has been leading to serious environmental problems. Sharing economy could offer a possible solution for the preservation of natural resources and for the reduction of waste and the carbon footprint. The exchange, lending, or renting of underutilized goods and services to people can give the same benefits as those of ownership without putting extra burden on natural resources or the environment therefore, the sharing economy directly promotes the model of sustainable development. Moreover, the sharing economy offers a kind of answer to sustainability and hyper-consumption and encompasses multiple social dimensions such as those involving values, practices and consumption habits, environmental awareness, quality of life, technological development, and economic and social perspectives. The fundamental base of the sharing economy is not the financial transactions but the collaboration among people regarding the usage of underutilized goods and services, which results in a mutual advantage for both parties that are involved in the sharing.

Theoretical background

We humans are social animals (Aronson, 2007) driven by a need to belong; what Brooks (2011) refers to as "an urge to merge." Therefore, sharing is as old as humanity itself and examples of the sharing economy can be seen in ancient times in activities such as hunting, fishing, farming, and these practices evolved into tribal or community behaviours, activities, and rules. Public institutions such as baths, libraries, transportation, parks, hotels, and similar practices exemplify the sharing economy in recent history. The sharing economy has undergone significant transformation in the 21st century with the advent of the Internet, mobile devices, mobile applications, and technology platforms. Global business models have appeared, driven by peer-to-peer (P2P) or consumer-to-consumer (C2C) Internet platforms, information systems, and social media, which are based on real-time interactions. The rapid growth of information technology and various online platforms has introduced what we call the "sharing economy" (SE). This new business model focuses on the sharing of resources, means, and assets over time and the exchange of goods and services, which are in contrast with traditional business models of opening stores, hiring employees, and selling products directly to consumers.

Modern concepts in the sharing economy

The current concept of the sharing economy was formed thanks to several factors, including economic stagnation, economic crises, the weakening of the desire for ownership, the reduction of disposable income due to the development of innovative sharing concepts, thanks to the availability of new technological tools and platforms, increasing unemployment, urbanization, and environmental protection aspects. (Ogilvy, 2010). This development has led to a model in which consumption is based on time, space, or a fixed price. Consumers choose access-based consumption when they cannot afford items or do not want to own them due to maintenance, space, cost, or other reasons. In market-mediated cases of access, consumers are often willing to pay a premium for the temporary use of an item. (Durgee, J., & O'Connor G., 1995). This indicates that in access-based consumption, the relationship between the consumer and the object shifts from ownership to access. (Snare, F., 1972).
According to various studies, although properties still exist, they are less likely to be exchanged in the traditional market. (Rifkin, J., 2014). Consumers increasingly seek access to assets and prefer to pay for the experience of limited and temporary access instead of buying and owning real estate and assets. According to the researchers, ownership is no longer the ultimate expression of consumer desire because access systems that go beyond traditional forms of access have proliferated on the market in the last decade. (Chen, Y., 2009; Marx, P., 2011).
Modernity is characterized by current social conditions, where social structures and institutions are increasingly unstable and undergoing significant changes, rendering them ineffective as a frame of reference for human actions and long-term life strategies. (Bauman, Z., 2007). Institutions, people, objects, information, and places that were considered solid and permanent in the last century are increasingly dematerialized and liquidated. (Ritzer, G., 2010). Likewise, consumer identity and ethics have become malleable and transient. Values are constantly changing, and the emotional, social, and cultural property embedded in property has become

flexible and transitory, that's why access has emerged to address the challenges of a liquid society. (Bardhi, F., Eckhardt, G.M., & Arnould, E. J., 2012).

The increasing acquisition and maintenance costs associated with ownership, coupled with the instability of social relations and the uncertainty of the labor market, have made ownership a less accessible and more precarious way of consumption than it was before. (Cheshire, L., Walters, P., & Rosenblatt, T., 2010). Consequently, many question the need for ownership when the benefits can be enjoyed at a fraction of the cost and without the hassles of access, storage, and maintenance.

As urban density becomes a growing concern due to the re-urbanization movement and sustainable development, apartments and condominiums have proliferated in city centers. These urban environments offer an alternative to the long commutes and car dependency typical of suburban life. At the same time, they also create new challenges that the sharing economy can handle. Unlike earlier information or technology-based businesses, sharing-based businesses rely on a critical mass of providers and consumers who are close to each other or other services, creating value through proximity benefits. (Leinberger, C. B., 2007; Davidson, N. M. & Infranca J.J., 2016)

Uber, for example, efficiently transports people from one common area to another, minimizing the need for idling and parking. The driver picks up a passenger at a nearby location and, after dropping them off, picks up another passenger from the same area, virtually eliminating the need for idling or parking. This system also eliminates the need for the passenger to navigate heavy traffic, as would be necessary in the case of self-driving.

Sharing Economy on Platforms

The act is not new since sharing has been part of human society since ancient times and bartering systems and communal ways of life have existed for centuries (Belk 2010; Sundararajan 2016;). However, the nature of sharing has changed significantly, especially in recent years, with the emergence of the sharing economy how sharing widely occurs nowadays between like-minded strangers who overlap on a willingness to trust strangers. The concept of the sharing economy has received a widespread notion in recent years after an intense discussion of sharing and economic collaboration came to light (Cheng 2016) and it has become a significant third alternative business model to traditional business-to-business (B2B) and business-to-consumer (B2C) models. This new approach to value creation brought new opportunities and challenges for businesses. The present form of the sharing economy can be traced back to the 2008 financial crisis when people sought alternatives to traditional ownership models due to financial constraints. Individuals began to prefer temporary access to goods and services, instead of owning objects directly, they wanted to use them as a service. The change in consumer behavior was driven by the need for affordability and flexibility during uncertain economic and social conditions. The sharing economy has facilitated this change by providing online platforms where individuals can connect and engage in economic exchange without the need for traditional ownership. The online platforms host a sharing society where the distance between individuals and desired objects is bridged through digital interactions. The growth of the sharing economy means a major change in the consumption and exchange of goods and services, which reflects changing social values and economic realities.

Price Waterhouse Cooper (PwC) describes the sharing economy as an emerging ecosystem that makes money out of underutilized assets, favoring renting, leasing, or offering micro-skills in exchange for access or money (PwC, 2015). The rapid growth of the Internet, IT technology and applications, mobile technologies, and areas such as Big Data, and Artificial Intelligence (AI) have given new strength and energy to platform-based sharing economic models (Wirtz et al., 2019). These cost-effective alternatives have fulfilled a wide range of consumer needs, including accommodation for short and long stays, transportation -local and long distance, equipment rentals, office rentals, event management, supply of meals, sports facilities, entertainment, and even personal loans. Various companies like Uber, Ola, Turo, Airbnb, HomeAway, Eatwith and Swiggy are companies of the sharing economy catering to various consumer needs. The sharing economy has been widespread all over the world and has become a major economic force globally, according to recent research, sharing startups have raised more than \$15 billion in venture capital by early 2015, with the top 17 sharing companies each worth more than 1 billion (USD) and employing more than 60,000 people (Venture Beat, 2015). Price Waterhouse Cooper (PwC) estimates that global revenue from sharing in key sectors (travel, car sharing, finance, staffing, music, and video streaming) will grow from \$15 billion in 2015 to \$335 billion by 2025 (PwC, 2015). Researchers mention that the sharing economy is growing faster than major tech companies like Facebook, Google, and Yahoo combined (Growth Business, 2017), which has led to an explosion of sharing economy startups.

Although sharing has historical roots, its current form has been brought to life by digital platforms and other large-scale mediating technologies. The Internet, digitization, smartphones, IT applications, and platforms help the search for a partner between those who have idle wealth and the capacity to rent, sell, or share and those who need it. People use these platforms and mobile applications on a real-time basis to access rooms, cars, dining, rides, and entertainment. The effects of the sharing economy extend beyond the financial and business areas since they add value to unused, idle assets, provide stable income for the elderly, enable social interactions, reduce carbon footprint, and provide cost-effective goods and services to lower-income segments of society (Acquier, A., Daudigeos, T. & Pinkse, J., 2017.). As McLaren and Agyeman put it, the sharing economy has awakened the potential to transform business practices, empower previously powerless people, save resources, and promote social connections (McLaren & Agyeman, 2015).

The emergence and growth of the sharing economy not only overturned traditional business models but also the regulatory frameworks governing the business sector (Shueh, 2014). Furthermore, it has also challenged the mainstream well-established industries such as hotels, vehicle sales, restaurants, home appliance manufacturing, and entertainment by providing convenient and cost-effective access to resources without the financial and economic burden of ownership. The sharing economy is defined as an economic model in which technology makes it easier for people to get what they need from each other (Owyang, 2015; Maycotte, 2015) so that the societal, economic, and technological forces are firmly in place to drive the sharing economy. As the sharing economy becomes more popular, people discover more and more the benefits of peer-to-peer exchange of goods and services (Maycotte, 2015).

Platforms have an innovative and leading role in organizing businesses, creating networks and communities, and facilitating participation in the sharing economy. The increase in the use of platforms has made it possible for many startups to form and join the sharing economy movement. Companies are stimulated by these platforms to develop new techniques and methods to integrate suppliers and customers into their value-creation processes to enhance the success of new business models and service concepts. eBay is a good example since as a sharing platform allows individuals to become retailers from their homes. Likewise, other platforms and sharing sites allow individuals to act as car rental companies, rental agencies, boutique hotels, and ad-hoc taxi operators, successfully turning unused, idle capacity into productive assets. The sharing model operates exceptionally well for items or services that are expensive to purchase and widely owned by individuals who do not fully utilize them (The Economist, 2013), therefore the use of platforms opens new opportunities for innovative startups and novel business models.

Asset sharing has been possible for many years, but transaction costs have often made sharing expensive and problematic. However, the global spread of the Internet and smartphones has substantially reduced the transaction costs related to sharing and making sharing easier than ever before. Today, the sharing economy is considered a very vital, significant element of the modern economy and innovation, which is driven by the rapid growth of new digital technologies, Artificial Intelligence (AI), and Big Data, as well as the evolution of consumer preferences and consumption patterns, and which brings together consumers and producers includes new forms

of interaction between them. The innovative products or services characteristic of the sharing economy typically operate in the cloud and use technologies such as Big Data and Artificial Intelligence (Giones and Brem, 2017) such as Airbnb and Uber.
The sharing economy is a distinctive form of digital entrepreneurship facilitated by the Internet and digital technologies (e.g. cloud-based services, different types of applications, peer-to-peer platforms) that deals with both physical and intangible digital goods and services (Giones and Brem, 2017; Cheng, 2016). An excellent example of this is Uber, where drivers deliver a physical product, but the main part of service provision is digitally organized (Sussan and Acs, 2017). The case of Airbnb is similar, since Airbnb uses digital processes to connect consumers looking for accommodation with providers, ultimately providing a non-digital accommodation service.
The new business models emerging in the sharing economy fundamentally rely on efficient and scalable technology that enables large-scale networks to be created and matched with the goods or services they offer or demand (May, Königsson, & Holmstrom, 2017; Botsman & Rogers, 2011; Allen, 2017). These technologies facilitate direct transactions between people and connect individuals in unprecedented ways (Caldieraro et al., 2018). The success of companies operating in the sharing economy is often closely related to the technologies on which they run (Frenken, 2017). In the scientific literature, access to sharing economy platforms can be divided into three major categories: (a) *Slice Capacity:* This refers to the division of ownership of assets, such as a car or an apartment, into smaller units of time. (b) *Aggregate capacity:* Here assets that were individually too small to be significant are aggregated into something tangible, reliable, and consistent. (c) *Open capacity*: This refers to opening excess capacity, as in the case of Google Maps, for others to create new services or products.
The tools and services offered through sharing economy platforms are incredibly diverse, catering to a wide range of customer needs, from transportation alternatives to accommodation, transportation services, personal property sales, sports and entertainment, and more, therefore it is very difficult to systemize them. Platforms such as Airbnb, HomeAway, XiaoZhu, and onefinestay are popular among travellers looking for accommodation, from budget-conscious individuals to luxury consumers to business travellers. Ride-sharing platforms such as Uber, Lyft, BlaBlaCar, Grab, and Ola offer an alternative to traditional taxi services, offering convenient and often more cost-effective transportation options in the cities. Including transportation and accommodation, sharing economy platforms present a wealth of services such as EatWith and MealSharing platforms allowing individuals to experience home-cooked meals with local hosts, personalizing dining experiences. RentMyWardrobe and DesignerShare allow users to share their wardrobes with fashion fanatics close to them, contributing to the sustainability and affordability of fashion.
The rise of sharing economy platforms has disrupted traditional industries previously dominated by companies such as hotels, taxi companies, and restaurants. The sharing economy has also generated unique and unusual services like BorrowMyDoggy, which brings together dog lovers to share the responsibility of caring for their pets. The exchange of tools and services through online sharing platforms is beneficial for both service providers and users because owners and service providers can earn revenue from unused assets, while users can flexibly access assets or services only when they are needed, resulting in more efficient resource allocation and cost savings.

Trust in Digital Identity (DI) on platforms

Digital identity has become a cornerstone of modern interaction, especially in the sharing economy, which can foster trust in an unknown situation. It builds trust in unclear situations by providing a comprehensive online footprint of entities - be they individuals, platforms, or products - over time. The global spread of the Internet and digital technologies has expanded the possibilities of online interaction and communication, which necessitates a reliable digital identity system.

There are three key elements in any sharing economy transaction: the person, the product, and the platform (3P). While the person as the decision maker bearing the consequences is crucial, the platform facilitating the transaction and the products or services offered are equally important. Digital identity includes an organization's accumulated online footprint, which reflects the organization's reputation and trustworthiness, which are based on past interactions and feedback.

Online reviews play a significant role in establishing a good reputed digital identity since these reviews are a form of computer-based communication that results from users sharing their experiences and ratings over time, which can be considered as an information source about prior consumer experiences and help to separate different service characteristics that influence user perception (Siering et al., 2018). Moreover, online reviews are often seen as more useful because they convey actual on-the-ground experiences (Cheng et al., 2019) than standardized information such as safety guarantees and certifications.

Text feedback is increasingly popular due to its rich quality content because it provides detailed information about users' perceptions, preferences, and behaviour. According to researchers, online reviews considerably influence the purchasing decisions of other users (Matzat et al., 2012). General digital identity has a more precise meaning in the sharing economy because it is shaped by the interplay of information shared by users about their peers and the performance of the platform. This reputation-building information is vital to any sharing economy platform since it underscores the importance of trust and transparency in facilitating successful interactions.

User-generated content (UGC) plays a crucial role in the sharing economy by transforming it into statistical syntheses, which are known as Reputation Scores or Trust and Reputation Information (TRI). These scores result from user reviews and ratings, typically on a scale of 1-5 or 1-10, which are often supplemented with additional questions and comments. This kind of feedback and review, which users and suppliers give is now a general and standard practice in the sharing economy, with platforms such as Uber, Airbnb, and Booking.com prominently displaying these scores to build trust and guide consumer behaviour.

Uber, for example, collects ratings from both drivers and passengers, asking about various aspects of the service such as punctuality, price, driver behaviour, and car cleanliness. Similarly, platforms such as Airbnb and Booking.com ask users to provide detailed feedback on accommodations and services because these ratings are then used to calculate and display Reputation Scores, which help potential users make well-built decisions and moreover promote trust in the platform.

Such reviews are even more critical in specialized contexts such as long-distance car sharing or accommodation services since no one wants to travel a long way with an unreliable driver or stay in an unsafe or unsanitary accommodation. Therefore, customer reviews are a key factor in decision-making for choosing these services such as Hungary's Oszkár for car sharing and Airbnb for accommodation. Trust, which is essential for users to make confident decisions is increased by positive reviews and high Reputation Scores.

Trust is a crucial element of any business transaction, but it is especially important in the sharing economy since the presence of trust mitigates uncertainty in a complex and unfamiliar business environment and reduces perceived financial and security risks. Platforms can create a safer and more reliable ecosystem for their users and drive more transactions and lasting engagement when they effectively manage and display trust and reputation information (TRI).

It is a common practice among Internet users that they often see multiple sources before finalizing their decisions and many platforms offer comparative price studies, allowing prospective buyers to weigh their options. Price, services, and trust are the main factors, which are combined into a single package before the order is placed, therefore the buyer's expectation that the other party adheres to the stated agreement is crucial. Likewise, the party offering the

service on the platform expects users to adhere to contractual terms, which reinforces the importance of mutual trust. Therefore, the concept of peer-to-peer trust mediated by platforms is key to the sharing economy. The trust affects not only peers on the demand and supply side but also platform providers. These expanded networks of trust, facilitated by digital mechanisms, have made "stranger sharing" increasingly viable. The success and proliferation of IT platforms indicate that digitally generated trust reputation information (TRI) is effective in fostering consumer trust and confidence. Without the intentional creation of digital trust, the sharing economy might not have developed the way it has.
Digital identity (DI) and trust reputation information (TRI) are now an integral part of not only sharing economy platforms but also the broader advertising strategies of the e-commerce industry. These digital trust-building mechanisms help alleviate the uncertainty inherent in transactions involving strangers, thereby encouraging more interaction and increasing the sense of security. As a result, platforms like Uber, Airbnb, and various e-commerce sites rely heavily on user reviews, ratings, and comparison information to build and maintain trust among their users.
This multi-stakeholder trust system guarantees that both buyers and providers can engage in transactions with confidence, knowing that a trusted digital trust framework is behind their interactions, which has enabled a new era of stranger sharing, where individuals can seamlessly connect and transact with others, relying on the solid trust mechanisms these platforms create.

Conclusion

The sharing economy promotes a change in consumption habits towards more sustainable and responsible practices since it encourages individuals to think over their attitudes to ownership and consumption, meanwhile emphasizing the importance of shared consumption and community engagement. By sharing resources, individuals can not only cut down their environmental footprint but also improve their overall quality of life.
Sharing, which can be an alternative to private ownership, involves the voluntary borrowing, sharing, and use of commonly owned resources. The concept of sharing extends beyond physical objects such as houses and cars to more abstract resources such as knowledge and relationships. According to Frenken and Schor (2017), the roots of the sharing economy go back to the 1990s, when internet sites such as eBay and Craigslist made it easy to remarket goods and marked the beginning of the "sharing economy". Sharing can also be seen as a means of promoting social relations and enabling production, not just consumption, which has been highlighted by Frenken and Schor (2017) including examples such as coworking spaces, where individuals share their tools or space to facilitate a joint workplace.
The economic impact of the sharing economy is still a matter of debate, but it has grown substantially and has resulted the billions of dollars.
Companies operating in the sharing economy have expanded their online presence by supporting community involvement in recent years, which has transformed consumption patterns by offering lower costs and higher quality perceived by consumers through digital platforms. According to Botsman and Rogers (2011), the key elements of the sharing economy are digital platforms.
The sharing economy from the point of view of sustainability serves as a path towards alternative economic models that differ from traditional economic models, which are fueled by growing environmental awareness and the widespread availability of the Internet. Consequently, the sharing economy offers an opportunity for businesses to appeal to environmentally conscious consumers and thereby encourage new forms of consumption and consumer choice. It also represents a social and economic change in the way people meet their needs.
Despite the sustainability potential inherent in the sharing economy, however, according to Barnes and Mattsson (2016), economic and technological factors, rather than sustainability

concerns, are the primary drivers of the growth of community consumption. As a result, sustainability issues may not currently be a driving force for many sharing economy businesses. In summary, a sharing economy is defined as an economic system centered on the sharing of resources, including products, services, space, money and knowledge, either through access or transfer, and whether or not payment is involved.

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