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The Business Model of Digital Labour Platforms and the Income of Platform Workers in Poland: Theory and Practice

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ABSTRACT

Objective: The article examines the business model of digital labour platforms (DLPs) and the relative financial attractiveness of this form of work for platform workers.
Research Design & Methods: The leading research methods used in the article include a critical analysis of the scientific achievements of Polish and international literature on the topic and a diagnostic survey using a questionnaire.
Findings: The business model of digital labour platforms inherently exerts downward pressure on earnings, favouring low worker income. This pattern affects the pricing of both online and offline services. However, survey results indicate that most service providers in Poland have experienced an income increase since starting work through these online platforms, compared to their previous earnings.
Implications/Recommendations: The business model of digital labour platforms theoretically incorporates elements that force down the incomes of service providers. However, the delivery of services within this framework can, depending on the national context, potentially lead to an increase in platform workers' earnings. That being said, the relative income growth observed in the Polish labour market does not necessarily contradict the overarching trend of relatively low earnings for the workers in this sector.

Contribution: The topic of platform work and the income of individuals engaged with DLPs in Poland have received limited attention from researchers. There has been also a notable absence of studies addressing these phenomena, particularly with regard to changes in income. The contribution of the present study is that it fills this gap in the literature.

Article type: original article.

Keywords: digital labour platforms, business model, gig economy, platform workers, income.

JEL Classification: C83, D29, J31, J49.

1. Introduction

Coordination of the exchange of work services through specialised Internet platforms (digital labour platforms – DLP) has become an attractive and popular way of doing business since they first appeared. In the process, a new segment of labour market, the "gig economy", emerged. According to International Labour Organization statistics, the number of such platforms rose significantly – from 142 in 2010 to over 777 in 2020 (ILO, 2021, p. 19). This rapid growth has provoked scholarly discussion of its consequences for the nature of work. Initially, DLPs were perceived as solutions which offered more avenues to income for the US workforce, especially for those who were previously outside the labour market during and after the 2007+ crisis. However, after some time researchers uncovered that such tools had become "accelerants of precarity" (Vallas & Schor, 2020, p. 279), exposing workers to the negative consequences in this segment of the labour market in the absence of adequate regulation. This reproach applied not only to the USA, but also to other countries where such platforms began to gain popularity, including the European Union member states and many developing countries the world over.

DLP also emerged in Poland, and the criticism increasingly facing them prompted the following question: despite the bad reputation, could providing services in this business model be financially attractive in Poland (compared to a previous job)? This study takes a closer look at platform-based digital business models in the context of the mechanism of determining payment for services rendered and their relative amount. The primary aim of the article is to assess to what extent and in what direction the income gained by platform workers in Poland has changed.

The following hypothesis was formulated: the business model of digital labour platforms contains in its theoretical structure elements favouring low income gained by contractors, though actual relative income results may vary in the national context.

Some issues concerning platform work are discussed regardless of geographic location. But the specificity of the business model determines its reception and

popularity in particular countries, as well as its aftermath. The article looks at the Polish economy, where the platform economy – despite its increasing ubiquity – remains a relatively new and insufficiently researched way of doing business. Some foreign studies have provided insights into contractors' various experiences (i.a. Lehdonvirta, 2018; Myhill, Richards & Sang, 2021; Chen *et al*., 2022; Çiğdem, 2022; Zipperer *et al*., 2022), but quantitative evidence on platform workers is still scarce and self-reported data from surveys are especially problematic around the world.

The paper is organised as follows: the second section focuses briefly on the concept of the digital labour platform and the gig economy. The next section examines the price formation mechanism at work in the model. The empirical part of the paper presents the methodology, while also referring to several findings from the literature analysis. It discusses them in light of the research results obtained. The data presented here provide a unique opportunity to explore Polish platform workers' experiences with regards to their income. The empirical research conducted is the first of its kind in the country. The article ends with conclusions.

The research methods used in the article include a critical analysis of the scientific achievements of Polish and global literature on the topic as well as a diagnostic survey in the form of a questionnaire.

2. The Digital Labour Platform as a Business Model

The term "business model" has gradually found its place among academic literature, but has not become an established concept (DaSilva & Trkman, 2014) because authors examine it through multiple subject-matter lenses. Interpretations that have emerged often refer to an explanation of how value is created. Some also maintain that business models delineate a system-level, holistic approach to explaining how firms "do business" (Zott, Amit & Massa, 2011), or as a kind of scheme or formal conceptual representation of how a business functions (Massa, Tucci & Afuah, 2016). In any case, the definitions need not be mutually exclusive. A business model can be an architecture an enterprise can use in providing tangible or intangible goods or service or the basis for processes taking place in the firm itself and those caused in its environment. With regard to value creation, while it indicates the potential benefits gained by all participants (actors) of processes related to the functioning of the company, including income, it should be treated as an element of business that determines the balance of power between all actors. Thus, the model makes it possible to assess the advantage gained by each individual group of actors – company owners, managers, employees, suppliers or buyers of a given good (Cicharska, Styczeń & Szaro, 2018, p. 10).

Analysis of a business model enables one to determine the relations between the aforementioned groups and advantages of certain groups of actors over others, or to

identify areas of their interdependence or common interests. It can also be helpful in assessing whether the dissemination of a specific business model in a given economy may potentially affect the position of these actors in terms of income.

One of the most interesting business models to have been developed over the past decade is that of digital platforms, which enable and coordinate the exchange of work services. The expansion in broadband connectivity and cloud computing, the popularity of mobile applications, and other innovations in information and communications technologies – ICT (ILO, 2021) may all have enabled this model to emerge. Growing labour market flexibility, reflecting a persistent trend of outsourcing of work to independent contractors and contingent work (Koutsimpogiorgos *et al*., 2020), may also have played a role.

The platforms mediating work should be clearly distinguished from the more general concept of digital (Internet) platforms, which provide a seemingly limitless range of services, including electronic payments (PayPal) and communication (Skype, Zoom). Internet platforms can be also used to coordinate services on resources other than work, such as assets (e.g. a renting/sharing platform such as Airbnb), crowdfunding or social media. DLP should be classified under the category "gig economy". However, there is a range of definitions and approaches to the gig economy, both in academia and in policy documents. A clear-cut conceptual distinction is not always fully applicable. Some authors define the gig economy too broadly, including as an additional range of economic activities such as employees (alongside independent contractors), unpaid tasks, or goods rented out in the "sharing economy" (Koutsimpogiorgos *et al*., 2020). This is the result of placing labour platforms and other Internet platforms under the same conceptual umbrella (Healy, Nicholson & Pekarek, 2017). In this article, the gig economy is defined more narrowly – as the ensemble of *ex ante* specified, paid tasks carried out by independent contractors on online platforms.

Having entered a number of economic sectors, DLP can be classified into the categories presented in Table 1.

The most widely known company in Table 1 is Uber, the poster child for everything deemed positive or negative about work mediated by DLP. Some players operate only on the domestic (Hilfr) or regional (Rappi) market, while others, like Uber and Upwork, are global giants (ILO, 2021, p. 19). Regardless of the country in question, estimating the actual size of the platform-mediated workforce is a challenge due to the platforms' tendency not to disclose data.

There are at least four groups of actors involved in the operating of DLP:

– creators/concurrent owners of the tools,

– clients – requesters, individual users (service recipients, buyers – consumers or businesses),

– platform workers – self-employed or independently operating contractors, representing the supply side whose work is mediated through a platform; also called gig workers, giggers, taskers, suppliers, service providers, external employment (despite not being employed by platform owners) or an on-demand workforce (however, this is a broader concept); they work on their own account and at their own risk,

– managers (business organisers, internal employment) a relatively small group of employed individuals who oversee the functioning of the platform on an ongoing basis.

Table 1. Digital Labour Platform Categories

Category	Depiction	Tasks	Types of Platforms and/or Players
Web-based digital labour	tasks or work assignments are performed online or remotely by workers	text translation, legal, financial and patent services, design and software development, graphic design, advertising	freelance platforms: Upwork, Freelancer, Zhubajie, Kabanchik, Toptal
			contest-based platforms: 99designs, Designhill, Hatchwise
		solving complex programming or data analytics problems within a designated time	competitive programming platforms: HackerRank, TopCoder, Codeforces Kaggle
		short-term tasks, such as annotating images, moderating content, or video transcription	microtask platforms: Amazon Mechanical Turk (AMT), Clickworker, Microworkers, Appen
		medical consultation	1Doc3, DocOnline, MDLive
Location--based	if a job is manual work the tasks are carried out offline – in person in specified physical locations by workers	taxi, delivery, care provision, house cleaning, odd jobs (such as a plumber or electrician)	Uber, Deliveroo, Glovo, Task Rabbit, Lieferando, Helpling, care.com, Hilfr, Rappi
Hybrid	combining remote and offline work	offer a wide range of labour and other services – delivery, logistics and payment services	Grab, Jumia

Source: the author, based on (ILO, 2021, pp. 18, 40, 47; Schmidt, 2017).

In the article, the following terms are used: platforms owners, clients, platform workers and business organisers. Each group must benefit somehow, otherwise they would not participate in the model.

Regardless of the type or the category of DLP in question, the business model employed will share some elements (ILO, 2021, p. 72):

– recruitment and matching (providing access to accounts on platforms, matching algorithms, assigning work, setting prices for tasks, refund policies),

– work processes and performance management (monitoring, tracking and evaluating workers through digital tools and algorithms),

– revenue model (commission fees, subscription plans, bonus schemes),

– rules of platform governance (exclusivity clauses, acceptance/rejection of work, deactivations of accounts, dispute resolution, data collection and usage).

The DLP business model is relatively simple: it uses algorithms on a platform to match tasks or clients with workers, the latter of whom can accept or reject the former. Acceptance does not entail long-term or regular cooperation. It almost always results in the performance of only a short, single task (a so-called gig) compensated on a piece-rate basis. Most platforms charge workers commission fees (while the client is often subsidised and either pays a lower fee for an account to be processed or no fee at all). Clients gain access to an on-demand and relatively cheap workforce.

The legal status of an "independent contractor" implies, *inter alia*, a certain amount of autonomy and control over their schedule, but the sense of control can be deceptive. DLPs have tremendous control over the organisation of work and workers' compensation, while "still claiming to be only an intermediary" (Kenney & Zysman, 2016, p. 62). Ostoj (2022) proves that most such platforms are actively involved in the transaction (including matching or pricing) as well as in evaluating gigs (through timing, reviews and ratings). Such evaluations may be fed back into the matching algorithm (Koutsimpogiorgos *et al*., 2020; ILO, 2021). Although the idea of the business model is indeed to create a space for establishing and developing cooperation between those who request labour services and their contractors, the outlined method of acquiring, organising, coordinating and monitoring their activities and determining the amount and method of payment for the service they provide is far more sophisticated than a simple "bulletin board" or "database" for tasks.

Most of the considerations here focus on the supply side and their income issues. It is difficult, however, to fully understand their situation without examining the other actors involved (especially platform owners) as well as aspects beyond income.

3. A Mechanism for Determining the Price of Services in the DLP Model

The basic economic determinant of the value of work is the level of remuneration. In macroeconomic terms, this level results from the game of labour demand and supply, as well as legal regulations governing them. In the microeconomic approach referenced in this article, the value of work can be analysed from the perspective of human capital, job position and the employee themselves. Higher quality human capital usually leads to higher remuneration. This simple relationship, resulting both from theory and practice in the "non-platform" economy, apparently finds a simple translation into the reality of the platform economy. Namely, professionals such as lawyers, consultants and data scientists are better paid than the skilled workforce, such as handymen/women, drivers or editors. The unskilled group (delivery workers, dog walkers, errand-runners, servers) earns the least. Higher rates are offered for more complex tasks requiring higher qualifications or longer-term experience from the service provider than for simple tasks that require less skill or experience.

Although wage gaps determined by tasks performed or specialisation are obvious, an in-depth analysis of the price setting mechanism specific to this business model may suggest that the overall price level of services mediated via platforms is usually lower than their counterparts provided beyond the platform economy. The mediation itself and related commissions, which in fact also occur in the "traditional" economy, is one reason for this. However, in the gig economy the commission fee can be hefty – between 10% and 35% of the price charged, leaving workers with earnings between 65% and 90% of the service price (De Stefano & Aloisi, 2018, p. 15; ILO, 2021, p. 79). Beyond these fees, there are several other reasons workers earn low wages on DLPs.

On DLPs, rates can be set either by the worker or the platform, though in almost all cases the latter handles the payments. There is almost always compensation on a piece-rate basis (by the task) – more rarely, a gig is remunerated on an hourly basis (with invasive monitoring activity) and rarely at a "minimum rate". Accordingly, a relationship can be established between the qualitative nature of the work and the payment scheme. When the platform determines prices, routine tasks come at a fixed or variable fee and the fare is calculated based on prevailing market factors. Estimators can also be used. In very few cases, rates are negotiated between the client and the platform worker or the latter can freely set and advertise a charge for specific activities (De Stefano & Aloisi, 2018, pp. 22–23).

Yet another reason for lower prices of services lies in the tendency to break down tasks into their simplest possible form, for which the lowest possible rate is set. While having large projects might at first glance seem financially advantageous for contractors, it turns out that, wherever feasible, tasks are often dispersed, which contributes to lower unit costs and a corresponding fall in the remuneration of those

who perform them. Small tasks separated from large projects are outsourced to independent subcontractors via specialised platforms (Ostoj, 2022).

Labour laws, including those governing the minimum wage, and social security contributions are mostly covered by platform workers alone, who are also not entitled to the kind of participation common in other segments of economy. There are large disparities in insurance, work-related injury benefits, old-age pension or retirement benefits, all of which increases the risk of precariousness (ILO, 2021). These discrepancies, raised by critics of the model (Collier, Dubal & Carter, 2017; Schmidt, 2017), let platform owners reduce labour costs that then translate into a lower price of services offered through the platforms, making them more affordable and attractive for clients.

The next crucial reason for the relatively low price of services is that labour supply exceeds demand, which leads to greater competition among platform workers for task assignment and puts downward pressure on their earnings (Ostoj, 2022). This oversupply stems from three triggers. The first one is quite trivial and comes down to the intuitiveness of operating on the platforms. Practically anyone can become a service provider. Another, more consequential trigger is the global reach of the gig economy, especially its online iteration. In a virtual environment, both customers and workers from different countries (and even continents) are able to participate, thus, some projects can be carried out by organisationally, geographically and temporally dispersed individuals (Shevchuk, Strebkov & Tyulyupo, 2021). This dispersion also puts workers from developing countries into competition. In such parts of the world, DLP can be perceived as a promising source of work opportunities, leading some governments to invest in skills and digital infrastructure (ILO, 2021, p. 18). This is one reason platform workers from emerging markets in particular tend to accept extremely low wages. The third trigger is the COVID-19 outbreak, with labour supply on platforms increasing significantly mainly because of turmoil in the market.

The process discussed above is not the only dimension of competition putting downward pressure on platform workers' earnings. Pursuing a low-price policy, a number of DLPs compete with businesses in traditional sectors and with each other as well. Moreover, a trend has developed towards outsourcing work, both high-skilled and low-skilled, especially as traditional businesses look to DLP and tools to meet their needs for human resources. These platforms host workers from around the globe, enabling businesses to complete their tasks at a faster pace and lower price than if the tasks were performed on site (ILO, 2021, p. 44).

Earnings of platform workers are usually insufficient to serve as a primary source of income. Remuneration levels appear particularly low when converted into hourly rates and compared with national averages for standard employment involving similar tasks (De Stefano & Aloisi, 2018, p. 24). Moreover, while such

workers are usually formally paid for service provided, it is important to acknowledge "unbillable hours". In contrast to the hours that are necessary to complete tasks, some work is time-consuming and largely "invisible". Platform workers have to spend a considerable amount of time waiting for an order ("readiness to work"), searching for projects/tasks or upgrading skills. These activities are generally overlooked by platform owners, regulators, and sometimes even workers themselves. Berg *et al*. (2018, p. 67) estimated that on micro-task platforms for every hour spent by individuals on paid work, roughly one-third (20 minutes) of additional time is spent on searching for tasks, which is referred to as "acquisition time" (Shevchuk, Strebkov & Tyulyupo, 2021). The discrepancy between opportunities of "time sovereignty" and the real experience of time use can also be referred to as "the autonomy paradox" (Mazmanian, Orlikowski & Yates, 2013) or "the flexibility myth" (Wood *et al*., 2019).

The mechanism presented for determining the earnings of platforms workers allows for a preliminary assessment that, at least theoretically, the business model is conducive to a situation in which workers are subject to relatively lower income than if they did the job without the mediation of platforms. This does not negate the attractiveness of this business model for workers in other respects, such as the opportunity to pursue a desired lifestyle. The earning incentive does not have to be the only or even the main one.

4. Can the Business Model of Digital Platforms Still Be Financially Attractive to Platform Workers? A Study from Poland

The most accurate way to confirm or disprove the hypothesis that starting work in the gig economy as a platform worker results in lower income would require identification of those who previously provided similar services on a different basis. How the organisation of their work changed could then be observed. It is not currently possible to conduct such a study; and not only in Poland, where platform work has not yet gained widespread popularity. In fact, empirical research on the platform economy in other countries is also fragmentary. The available data comes from the platforms themselves and usually relates to online work. Identifying workers who previously performed an identical job – under an employment contract, say – and then started cooperation with a platform is impossible.

Nevertheless, it is interesting whether the provision of services in such a model could have contributed to a change in income, and if so, in what direction the change took place. In this context, the article uses the results of research not previously conducted on Polish residents concerning the provision of online or offline services coordinated via digital platforms and their opinions on this type of activity. Designed by professor Izabela Ostoj (University of Economics in Katowice) and myself, the study examined of online and offline work coordinated via digital plat-

forms, as well as the knowledge and opinions of the respondents in the context of institutional, income and related phenomena. The study used a diagnostic survey administered via an online questionnaire. The study was commissioned to a specialised company with access to a research panel that enables a representative sample of the population of adult Poles to be selected in terms of sex, age and place of residence. The study was conducted on July 2–6, 2021.

To obtain a satisfactory number of completed questionnaires from respondents who provided services via digital platforms (over 500), the initial sample was set at 3,165 respondents, all of whom were adult Poles aged 18–70. The sample corresponded to the general population, with 51% being women and 49% men. In terms of age, 13% were aged 18–24; 23% were 25–34; 38% were 35–54; and 26% were 55–70. 38% were residents of large cities (+50,000 residents); 25% were residents of cities of up to 50,000; and 38% lived in rural areas. 41% had a higher education; 24% had a post-secondary or secondary vocational education; 21% had a general secondary education; 11% a vocational education; and 3% a lower secondary, primary or incomplete primary education.

In the first stage of the study, those respondents who had heard about the possibility of earning income through digital platforms were selected (refer back to the introduction to review how such work is organised). 66% (2,099 respondents) answered in the affirmative to this question.

The questions referred to in the article were directed only to selected respondents who, within the last year, had generated income from work (online or offline services) coordinated through digital platforms. It was assumed that this sub-population could provide detailed answers. There were 523 people, or 24% of the group of respondents who had heard about this possibility and 16.5% of the entire initial sample corresponding to the general population. Because the research was done by means of an Internet survey, among active Internet users, this figure may be regarded as slightly overestimated in relation to adult Poles in general.

In this group, online services were provided by 74% of respondents. 46% of those individuals did small crowdwork jobs and 28% projects; 30% provided offline services and 20% worked as drivers; 13% offered both online and offline services; 9% chose the answer "other". The answers do not add up to 100% as it was possible for people to indicate a wider variety of activities.

This article presents some of the results obtained on the basis of the analysis of responses to two questions regarding a potential change in income and its scale. These were closed questions with one answer to choose from.

First, the respondents were asked whether they had experienced any change in their income after moving into gig work. 62% said they did and 26% said they did not. For 13%, gig work was their first work, so they could not remark on a change. The responses of 62% (323 individuals) who noted a change in income was the

subject of further research. In the next step, they were asked about the direction and scale of the change ("Please indicate the scale of the change in total income from the start of rendering services mediated via the digital labour platform"). The results are presented in Table 2.

Table 2. Change in Income When Moving to Providing Services on a DLP

Change in Income	Response Rate (%)	Number of Respondents
Increase by 100% or more	10	31
Increase by more than 50% but less than 100%	14	44
Increase by about 20–50%	27	86
Increase by less than 20%	35	113
Decrease by more than half	5	15
Decrease by about 50%	2	8
Decrease by less than 50% but more than 25%	3	11
Decrease by 25% or less	5	15
Total	100	323

Source: the author.

274 people (85%) saw their income increase, while only 15% observed a drop. The first group is dominated in numbers by people (35% of responses) whose earnings rose by less than 20%, followed by people who saw a 20–50% increase. The fewest number of respondents (10%) boosted their income by 100%. The earnings of 14% of Polish gig workers surged from 50% to 100%. The distribution of responses who reported a decline in income is more evenly distributed. The same number of people (5% each) indicated extreme answers – a decrease in income by more than half and by 25% or less. 2% of respondents experienced a cut in income by half and 3% reported more than 25% but less than 50%.

Thus, supplying services via DLPs contributed to an overall increase in incomes of platform workers in Poland – a surprising result given our analysis of the price mechanism, which suggested that platform workers' incomes are relatively low. However, conclusions from the study conducted do not have to undermine the general conclusions enabled by the model. That is, the fact that income has increased does not mean that it has not remained relatively low. It is not inconceivable that many respondents' previous jobs may have offered extremely poor pay conditions and for this reason they potentially could have observed an increase in income. Workers on platforms often struggle to find other sufficiently well-paid work to earn a decent income. They may be marginalised in "traditional" labour markets (as the disabled, refugees and migrant workers can be). Such platforms potentially offer

them more income-generating opportunities or they provide an avenue for workers to top up their earnings from low-paying or seasonal jobs. However, compared to platform workers in developing countries (ILO, 2021), those in Poland seem to be better off financially.

Summing up, using DLPs to offer one's services in Poland is beneficial for the income they can generate, at least when compared to many jobs following a more traditional model. However, the research results provide a very general picture of platform workers in Poland, and they have their limitations.

First of all, platform workers in Poland are most often people working online (74% of respondents, including 46% of whom do small crowdwork jobs and 28% projects). The Online Labour Index (OLI) would not likely bear out the study results. The OLI is constructed by tracking all the projects/tasks posted only on the five largest English-language online labour platforms. Nonetheless, it is worth referring to here. According to the OLI, the top three occupations in terms of number of people working in the field in Poland are, respectively, software development and technology, creative and multimedia, writing and translation (OLI, 2022). Even if these workers mainly perform micro-tasks and even if they compete in the global online market with contractors from developing countries, they are still better rewarded in these occupations than individuals carrying out tasks off-line (taxi drivers or deliverers). The latter are in the minority among platform workers in Poland (30% of them). This fact must also have had an impact on the results of the study.

Apart from the standard imperfections of direct research, this study has been limited by the potential impact of the pandemic. The survey was conducted when people employed in some sensitive sectors earned less or were on furlough. In such circumstances the gig economy may have created an opportunity for some. What is more, the gig economy has been functioning on the Polish labour market for only a short time, so some platform workers may not yet have made their services available there or may not be aware of the limitations of DLPs, such as the structural constraints on workers' time. They may also have failed to observe that the hourly wage is not favourable. In the survey, respondents assessed overall changes in income, not hourly wages.

5. Conclusion

The hiring of individuals for single discrete tasks, where the requester and service provider are matched via an online platform, has emerged as a business model in the global and domestic labour markets and is increasingly reshaping them. Such platforms are perceived as especially attractive for their owners, as they come without transaction costs. At the same time, the precarious working condi-

tions of contractors has led critics to attack the platforms. This dichotomy prompted reflection on whether platform workers must necessarily be an aggrieved party in these business models, with regards both to income and the Polish labour market. Although such conclusions can be drawn from a critical analysis of the literature on the subject, the empirical study conducted in Poland yielded slightly different inferences. Controversy regarding the risks of working in this segment of the economy is evident. However, the income of a majority of those who turned to DLPs actually increased – significantly in some cases. This does not mean that the general trend is one of relatively low earnings for platform workers. Rather, at a given moment in their lives and at their current position on the labour market in Poland, DLP-based work has proved relatively financially attractive. The aim of the article has been achieved and the conclusions presented herein confirm the hypothesis. Although research on platform work has grown rapidly, much remains unknown, especially in Poland. Thus, several important aspects, including the meaning of "unbilled hours", require further investigation. A critical question that also remains unanswered is whether and to what extent new regulations should protect platform workers.

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Conflict of Interest

The author declares no conflict of interest.

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