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ANALYSIS OF THE LEVEL OF KNOWLEDGE ABOUT LOCAL CURRENCIES IN POLAND AND SLOVAKIA AS A TOOL OF SOCIAL ECONOMY AND SUSTAINABLE LOCAL DEVELOPMENT – RESEARCH RESULTS

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ABSTRACT: The topic of local currencies as tools and solutions falls within the realm of social economy and sustainable development in the local economy. The aim of this article was to assess the level of knowledge about social economy and sustainable development in the context of the growing role of complementary currencies in the local economy as a tool supporting its development. The main methods used in the article were a critical literature review, comparative analysis, and statistical methods. The research results showed that the level of knowledge about issues related to the principles of social economy and sustainable development is sufficient and promising, but linking the topic of local currencies to the principles of social economy and sustainable development poses significant challenges. The research led to the formulation of a main conclusion: local currencies in Poland and Slovakia require greater theoretical and praxeological attention, which could significantly translate into increased popularity and wider application in economic practice.

KEYWORDS: local currency, sustainable local development, local currency Zielony, local currency Bratislavský Živec, local currency Širocký Sokol

Introduction

Social economy is a science, the essence of which is, among other things, a type of activity in which people and business relations between them play the most important role, while profit is not an end in itself, as it is to serve mainly those who need help. In the light of the assumptions of social economy, profit is supposed to support employment and reintegration of people at risk of social exclusion (i.e. the disabled, seniors, the unemployed), but also motivate them to undertake various activities at the local level (i.e. in local communities), which can be considered, inter alia, as a form of distinction, competitiveness, or promotion of the local economy. The authors considered local currencies (also called complementary currencies), popular in various countries around the world and gaining increasing importance in Europe, including Poland and Slovakia, to be one of the new social economy tools.

Undoubtedly, complementary currencies, which are one of the tools used by social economy entities, as well as entities for which profitability and profit are immanent determinants of development, are also tools that can be used to build a local economy based on the assumptions of sustainable development, which in the last few years has become the focus of interest of authors and researchers in various fields and areas of life, e.g. economic and social, including economists, engineers of various levels and industries.

Familiarity with the problems of the social economy, sustainable development and complementary currencies, as areas that intersect both in theoretical terms and in economic practice, poses various difficulties. It cannot be ruled out that this is due, among other things, to difficulties in correctly understanding the essence, assumptions and objectives that arise from their essence, their proper interpretation in relation to the functioning of the local economy. Also relevant to the issue at hand is the presence of two of the three key elements of sustainable local development, i.e. economic growth and social inclusion, which can be supported by the functioning of local currencies. The social economy tools described undoubtedly require significant attention, if only because of the increasing importance of social economy entities and complementary currencies in the realisation of the aforementioned assumptions of sustainable development at the local level.

The subject of the study was the local currencies functioning in Poland and Slovakia, and in particular their knowledge and relevance to the theory and practice of social economy and the objectives of sustainable development of the local economy.

The main objective of the study was to demonstrate the level of awareness of issues related to social economy and sustainable development with reference to the increasing role of complementary currencies in the local economy, a tool that can support its development.

The specific objectives guiding the survey were to determine the level of familiarity:

- the terms 'local currency', 'sustainable development' and 'social economy', as well as concepts related to social economy issues;
- activities (activities) which are part of the area of social economy, sustainable development and benefits for the entities which are its beneficiaries;
- the semantic scope of the term 'local currency' as a tool for local development and its relationship with cryptocurrencies;
- the tasks of local currencies and the entities that can issue them;
- problems/dilemmas in the operation of local currencies;
- the role of complementary currencies in relation to sustainable development;
- examples of local currencies found in Poland and Slovakia.

The research problem was expressed in the form of the question: 'What is the level of familiarity with the issue of complementary currencies in Poland and Slovakia, with particular emphasis on their role as a tool embedded in the areas of social economy and sustainable development?'

In order to achieve the above objectives and to solve the research problem, the authors used the diagnostic survey method with the survey technique and the survey questionnaire tool. The survey involved 440 respondents from Poland and 433 respondents from Slovakia. The survey was conducted in the months of May-June 2024. The methods supporting the survey method were a critical analysis of the literature, a statistical method: the Chi2 test, a linear regression model, and inference.

The article was divided into several sections. In part one, the authors presented the theoretical background to complementary currencies and how they relate to selected issues of social economics and sustainability. Part two of the article consists of the survey results and statistical research. The considerations of the article are completed by a conclusion, which also presents recommendations resulting from the study and its results.

Complementary currencies in the light of the assumptions of social economy and sustainable local development

Complementary currencies (local currencies) are one of the increasingly popular elements of the state's financial system, including private fiduciary money, which can be issued by various issuers other than the state's central bank, i.e. by local authorities, groups of citizens, individuals, formal and informal non-profit associations, foundations, non-governmental organisations, enterprises. As a rule, they take the form of virtual money, appearing on computerised accounts. In various regions of the world, one can also find a printed form of complementary currency (Mattsson et al., 2022; Petz & Eskelinen, 2019; Seyfang, 2022; Peacock, 2014).

Local currencies are classified as so-called alternative exchange systems (local money systems), which are a bottom-up initiative, a regionally oriented federation of decentralised, independent entities that are guided by the principles of grassroots democracy controlled by citizens or civic groups and which constitute one of the instruments to support economic stability. They are based on democratic values, emphasise the social, environmental and economic conditions of the community, particularly its most vulnerable members, can have an impact on the real sphere and can be seen as an instrument for reducing instability, including economic fluctuations (International Training Centre of the International Labour Organization, 2014; Collom, 2011; Sartori & Dini, 2016; ILO, 2019).

Table 1. Assumptions regarding local currency in the light of selected economic theories

Local currency in the light of:	Characteristics
economics	<ul style="list-style-type: none"> it acts as a medium of exchange (measure of value) money in the economic sense, but without the possibility of it being regarded as a universal and unconditionally acceptable means of payment in the country a tool for creating the right conditions for the development of small and medium-sized enterprises in local communities
the law	<ul style="list-style-type: none"> are not money and they are a special case of a means of payment functioning in a limited group of entities which undertake to honour the local currency and functioning is based on the will of the parties and is not contrary to the provisions of the Constitution
social economy	<ul style="list-style-type: none"> instrument for growth support a community currency based on a mutual recognition or mutual credit mechanism a specific kind of social contract, welcoming new beneficiaries interested in participating in the system, oriented towards social utility, improving the social and environmental conditions of local communities rather than maximising profit
sustainable local development	<ul style="list-style-type: none"> building local support and local development activating the community and reducing unemployment preventing exclusion limiting the outflow of capital from the region

The main tasks of local currencies include:

- protection of local interests in the small and medium-sized enterprise sector (including local manufacturing);
- flourishing of the local labour market, reduction of local unemployment levels;
- support of local markets and creation of links between the local community and its economic activities;
- activate the local business community, supporting the local manufacturing and services sector and fostering overall economic growth;

- impact on reducing environmental degradation and climate change by supporting local entrepreneurship;
- opportunity to stand out, show regional identity, social emancipation of local communities, strengthening social ties and interpersonal relations (Kljucnikov et al., 2020; García-Corral et al., 2020).

An analysis of available sources has shown that the number of institutions worldwide that deal with local currencies is negligible.

One of the few institutions dealing with local currencies, or more specifically, barter exchange, which underpins local currencies and serves as a tool for sustainable development, is the International Reciprocal Trade Association (IRTA). This non-profit institution, founded on August 31, 1979, supports the common interests of individuals and businesses engaged in barter. In Poland and Slovakia, no such entities exist, so their best practices regarding local currencies are based, among other things, on the assumptions and principles developed by the IRTA.

Typically, the economic aspect of sustainable development in local currencies is supported by social and cultural aspects. The functioning of local currencies and their role in implementing environmental objectives (i.e., environmental protection) is a pillar of sustainable development that motivates their creation.

The topic of sustainable development in the field of local currencies was dealt with by, among others: Giménez and Tamajon (2019), Miszczuk (2018), Seyfang & Longhurst (2013), and Visser (2005).

The features that distinguish complementary currencies from national currencies include:

- widespread only in limited geographical areas;
- no impact on interest rates, which contributes to increasing the exchange function and limiting the storage of money;
- various possibilities of their design: printed coupons and vouchers, so-called local credits, time banks, etc. (Kwon et al., 2017; Stępnicka et al., 2020; Serrano & Xhafa, 2011).

A complementary currency is money in the economic sense. It acts as a medium of exchange and a measure of value. Currently, in several countries around the world, complementary currencies are considered a full-fledged and valid means of payment (Fare et al., 2015; Meyer & Hudon, 2017).

The most famous examples of complementary currencies that function alongside national currencies (apart from the aforementioned WIR Franc and WIR Euro in Switzerland) are:

- Mvdol in Bolivia (code: BOV, number: 984), used alongside the Boliviano – the monetary unit of Bolivia (code: BOB, number: 068);
- Lesotho Rand (code: ZAR, number: 710) used in parallel with the Loti (code: LSL, number: 426);
- Mexican Unidad de Inversion (UDI) in Mexico (code: MXV, number: 979) used in parallel with the Mexican Peso (code: MXN, number: 484);
- Chilean Unidad de Fomentos (code: CLF, number: 990) and Yuan Renminbi (code: CNY, number: 156) in Chile, used alongside the Chilean Peso (code: CLP, number: 152);
- Cuban Convertible Peso (code: CUC, number: 931), used in parallel with the Cuban Peso (code: CUP, number: 192);
- Namibian Rand (code: ZAR, number: 710) used in parallel with the Namibian Dollar (code: NAD, number: 516);
- Uruguayan currency in indexed units (URUIURUI) (code: UYI, number: 940) used in parallel with the Uruguayan Peso (code: UYU, number: 858) (ISO 4217) (Stępnicka et al., 2021).

The use of local currencies in the local economy, which can contribute to its recovery, also raises certain problems and negative consequences. These are twofold: organisational, legal, and formal, and economic, and social. From an organisational, legal, and functional perspective, activities based on local currency systems do not provide clear answers to various questions, including:

- What should be done with the local currency when the system ceases to exist, and such situations do occur (e.g., the Piast local currency system in Poland);
- How and based on what criteria should local currencies be converted when the local currency system collapses?
- Who is responsible for errors in the system, and what guarantee does it provide for its proper functioning?
- Who is responsible in the event of abuse by its participants?

- What actions should be taken to ensure that the local currency system is not merely a form of social exchange, but actually contributes to the development of entrepreneurship and local economic development and supports business activities?
- What features should a local currency system have to guarantee real benefits for its beneficiaries, while also not limiting local development opportunities, ignoring the importance of globalisation and all its accompanying effects?
- Who, and how, has the power to regulate the supply of the local currency operating within the system to avoid inflation?
- What are the effectiveness and benefits of such solutions for businesses and customers who have joined the system?
- How can negative externalities (e.g., competition, monopoly, globalisation phenomena) that affect local currency systems be addressed?
- What actions should be taken to ensure the system's effectiveness brings real benefits to its organisers and participants?

There are known examples of local currencies around the world whose systems have failed, and the responsibility of the system organisers is dispersed. One such example is the RES – euro local currency system in Belgium.

It was a cooperative, a network of local businesses and entrepreneurs operating in various sectors of the local economy. Until 2009, transactions conducted in RES were conducted as barter between businesses, including those in the hotel industry, in part to increase their turnover. The goal of RES-euro was to provide tools to support local economies, particularly small and medium-sized enterprises and freelancers. For this reason, large companies, national government organisations, and international corporations were excluded from participating in the network.

RES was not a speculative currency, as it operated at a 0% interest rate. The system offered consumers 10% purchasing power, meaning that all those who joined the system automatically received 10% on all products from all stores in the network. The RES-euro system also offered interest-free loans to finance investments. Despite these benefits, the license for its electronic currency exchange system, RES, was revoked in 2019. The system was shut down in 2022 due to financial misconduct by its founder.

Other currencies worthy of note include the German Wära and the Austrian Schilling Wörgl. While these are examples of currencies from the 1930s, the lack of legal protection and the negative attitude of banking authorities and institutions towards the systems, particularly the central banks of these countries, led to the collapse of these early ventures and experiments with local currencies in Europe.

From the perspective of the difficulties and economic and social dilemmas, the level of effort and necessity for the system organiser to build a network of entities that will take up the challenge and attempt to cooperate are noteworthy. The creation of a network requires trust from users by making them aware of the benefits of participating in the system. The effectiveness of the system also requires a favourable economic climate that would enable the development of such ventures. The level of development of local currency systems around the world shows that, while until the 1950s they were a tool intended to support poor economies (which had experienced wars, crises, epidemics, etc.), today local currencies are the domain of developed countries, which see them as sources and tools to support and supplement the circulation of national money.

The systems operating in the countries of the North and South are also noteworthy. In the North, local currencies are a tool to support trade and strengthen economic and social ties between entities participating in the system. In the countries of the South, on the other hand, local currencies are a tool that provides opportunities for better living conditions, the development of trade, and the generation of profits from it, which allows for the creation, construction, or repair of public facilities, such as schools, offices, etc. In this part of the world, local currencies are extremely important for the existential needs of local communities.

Conclusions

The main objective of the study was to demonstrate the level of awareness of issues related to social economy and sustainable development with reference to the increasing role of complementary currencies in the local economy, a tool that can support its development. The main objective of the study and the specific objectives were achieved. Based on the conducted study, the authors can state that the main objective of the study has been achieved.

The results of the survey and statistical study showed that the level of awareness of issues related to social economy and sustainable development in relation to the growing role of complementary currencies in the local economy, a tool that can support its development, is not satisfactory. The respondents are moderately familiar with the subject of social economy and sustainable development, and they have no more or less difficulty in linking these issues to the complementary currency. The level of knowledge about the local currencies operating in Poland and Slovakia is also low. This is due to, among others, insufficient promotion and the insignificant or complete lack of participation of banking institutions in the creation and functioning of the local currency.

The specific objectives of the study were also achieved, i.e. which included determining the level of knowledge of:

- the concepts of “local currency”, “sustainable development” and “social economy”, as well as concepts related to the issues of social economy;
- activities (actions) falling within the area of social economy, sustainable development and benefits for entities that are its beneficiaries;
- the semantic scope of the concept of “local currency” as a tool for local development and its relationship with cryptocurrencies;
- the tasks of local currencies and entities that can issue them;
- problems/dilemmas in the functioning of local currencies;
- the role of complementary currencies in relation to sustainable development;
- examples of local currencies occurring in Poland and Slovakia.

The level of knowledge of the concepts of “local currency”, “sustainable development” and “social economy” and concepts related to the issues of social economy is at an average level. The respondents demonstrated good knowledge of activities that fit into the area of social economy, sustainable development and benefits for entities that are its beneficiaries. The level of knowledge of the semantic concept of “local currency” as a tool for local development and its connection with cryptocurrencies is insufficient. The same applies to defining the tasks of local currencies and entities that can issue them, as well as problems and dilemmas in the functioning of local currencies. It is also difficult to determine the role of complementary currencies in relation to sustainable development, as well as to indicate examples of local currencies occurring in Poland and Slovakia.

The research problem formulated in the form of the question: “What is the level of knowledge of the issue of complementary currencies in Poland and Slovakia, with particular emphasis on their role as a tool embedded in the areas of social economy and sustainable development?” has been solved. The results of the study indicate that the knowledge of the issue of local currencies is insufficient. While the respondents were able to define the semantic scope of the concepts of “social economy” and “sustainable development”, it was difficult to define what a local currency is and what its references are to the aforementioned terms. The level of knowledge of local currencies in Poland and Slovakia is also a cause for concern.

In light of the study results, the authors drew the following detailed conclusions:

- Awareness of the concept of social economy – in Poland, awareness of this issue was significantly higher than in Slovakia, indicating greater popularity and recognition of this concept among Polish respondents.
- Familiarity with complementary currencies – more people in Poland declared familiarity with the concept of complementary currency compared to Slovakia, suggesting higher awareness of this issue among Poles.
- Knowledge of specific complementary currencies – in both countries, the majority of respondents were unfamiliar with local currencies, indicating no significant difference in this regard.

- Association of complementary currencies with cryptocurrencies – in Poland, this association appeared more frequently than in Slovakia, suggesting different perceptions of modern payment forms in both countries.
- Statistical dependence between country and awareness of social economy – the analysis revealed a significant difference, confirming that Poles are more aware of this concept than Slovaks.
- Relationship between country and familiarity with complementary currencies – more people in Poland declared knowledge of this issue, but the difference between countries was less pronounced than in the case of social economy awareness.
- Perception of complementary currencies in the context of cryptocurrencies – in Poland, complementary currencies were more often associated with cryptocurrencies than in Slovakia, indicating differences in the perception of modern financial solutions.
- Awareness of sustainable development – individuals familiar with the concept of social economy were more likely to declare knowledge of sustainable development, with this relationship being more pronounced in Poland.
- Impact of place of residence on awareness of social economy – residents of larger cities in both countries had greater awareness of this issue than those from rural areas, which was a common feature for Poland and Slovakia.
- Strength of the relationship between country and awareness of complementary currencies – although awareness was higher in Poland, this relationship was relatively weak, meaning that in both countries, knowledge of these currencies remains low.
- Summary of differences – Poland exhibits greater awareness of social economy and complementary currencies compared to Slovakia. However, in both countries, knowledge of local currencies remains low, and complementary currencies are rarely associated with cryptocurrencies.

Summary

The theory and practice of complementary currencies are still developing, although they raise many problems. They are of a definitional, legislative and formal nature. The lack of a developed definition of a local currency, difficulties in embedding it in the practice of economic life, and, in particular, the lack of knowledge regarding the subject of the study cause significant difficulties in relating the local currency to the social economy and the issue of sustainable development.

The authors noticed the dependencies that result from the correlation between the subject of the study and the environment that influences it. The social economy is one of the detailed economies for which bottom-up, social and regional connections are important, as well as community activities aimed at influencing the economy.

The goals and tasks facing local currencies also focus on these problems and issues, because the main environment of functioning of the local currency is microregions: voivodeships, districts, areas, etc. The category of profit in relation to the local currency system is of significant importance for entities belonging to the system, but this profit is achieved thanks to the community approach to the described tool.

Local currency is also a tool that can be of significant importance for the concept and practice of sustainable local development. These goals are part of the action plan for the transformation of the national economy, but also the regional economy, which, from the point of view of the needs of the current generation, can be met in a sustainable manner, with respect for the environment and taking into account the needs of future generations.

The functioning of a local currency can undoubtedly contribute to the fulfilment of assumptions regarding balance, ecology and needs in the future. Local currencies are considered an instrument that helps to eliminate income differences and disparities, build an effective local labour market, or shape identity with the local environment.

Based on the results of the study, several recommendations can be formulated that are important from the point of view of the issues addressed in the article:

- It is necessary to regulate complementary currencies in law and adopt a systemic approach that would not limit the mentioned tools in their efficient functioning in the local environment and economy.

- It is important to popularise the topic of local currencies in the theoretical aspect, but in particular to relate it to economic practice.
- In order to popularise and increase awareness of local currencies, cooperation between currency creators and administrators, local governments, banking institutions and other entities that have an impact on the microeconomic environment and the local environment is necessary.
- There is a need to demonstrate and raise awareness that local currency can contribute to the achievement of social goals, including in the area of the social economy.
- In order to implement the assumptions resulting from sustainable development, local currencies can be a tool supporting its development, although the effectiveness of these activities should also be in the interest of the local environment.

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ANALIZA POZIOMU WIEDZY W ZAKRESIE WALUT LOKALNYCH W POLSCE I NA SŁOWACJI JAKO NARZĘDZIA GOSPODARKI SPOŁECZNEJ I ZRÓWNOWAŻONEGO ROZWOJU LOKALNEGO – WYNIKI BADAŃ

STRESZCZENIE: Temat walut lokalnych jako narzędzi i rozwiązań wpisuje się w obszar ekonomii społecznej i zrównoważonego rozwoju w gospodarce lokalnej. Celem niniejszego artykułu była ocena poziomu wiedzy na temat ekonomii społecznej i zrównoważonego rozwoju w kontekście rosnącej roli walut komplementarnych w gospodarce lokalnej jako narzędzia wspierającego jej rozwój. Głównymi metodami zastosowanymi w artykule były krytyczny przegląd literatury, analiza porównawcza oraz metody statystyczne. Wyniki badań wykazały, że poziom wiedzy na temat zagadnień związanych z zasadami ekonomii społecznej i zrównoważonego rozwoju jest wystarczający i obiecujący, jednak powiązanie tematu walut lokalnych z zasadami ekonomii społecznej i zrównoważonego rozwoju stwarza istotne wyzwania. Badania doprowadziły do sformułowania głównego wniosku: waluty lokalne w Polsce i na Słowacji wymagają większej uwagi teoretycznej i prakseologicznej, co może znacząco przełożyć się na wzrost popularności i szersze zastosowanie w praktyce gospodarczej.

SŁOWA KLUCZOWE: waluta lokalna (komplementarna), zrównoważony rozwój lokalny, waluta lokalna Zielony, waluta lokalna Bratislavský Živec, waluta lokalna Širocký Sokol

Appendix 1. Survey Results

1. Awareness and Perceptions of Complementary Currencies in Poland

1.1. Filtered By: Country (Poland)

1.1.1. Descriptive Statistics

Frequencies and percentages were calculated for Age, Gender, Education, Place of Residence, Have you encountered the concept of social economy, One of the tools of social economy can be a complementary currency which does not constitute a form of legal tender in the country – Have you encountered the concept of complementary currency, The complementary currency in Poland is the Zielony, Polish Local Currency, while in Slovakia, for example, it's the Bratislavský Živec and Širocký Sokol – Are you familiar with these currencies, and Do you associate complementary currencies with cryptocurrencies.

1.1.2. Frequencies and Percentages

The most frequently observed category for Age was 18-30 (n = 313, 71.14%). The most frequently observed category for Gender was Female (n = 277, 62.95%). The most frequently observed category for Education was Secondary (n = 310, 71.26%). The most frequently observed category for Place of Residence was Rural (n = 232, 52.73%). The most frequently observed category for “Have you encountered the concept of social economy?” was Yes (n = 361, 82.05%). The most frequently observed category for “One of the tools of social economy can be a complementary currency which does not constitute a form of legal tender in the country – Have you encountered the concept of complementary currency?” was No (n = 239, 54.32%). The most frequently observed category for “The complementary currency in Poland is the Zielony, Polish Local Currency, while in Slovakia, for example, it's the Bratislavský Živec and Širocký Sokol – Are you familiar with these currencies?” was No (n = 339, 78.65%). The most frequently observed category for “Do you associate complementary currencies with cryptocurrencies?” was No (n = 258, 59.17%).

Frequencies and percentages are presented in Table 2:

Table 2. Frequency Table for Nominal Variables

Variable	n	%
Age		
18 – 30	313	71.14
31 – 50	127	28.86
51 – 64	0	0.00
65 and over	0	0.00
Gender		
Female	277	62.95
Male	163	37.05
Education		
Vocational	7	1.61
Secondary	310	71.26
Higher	118	27.13
Place of Residence		
Rural	232	52.73
City up to 10 000	76	17.27

Variable	n	%
City 10 100 – 50 000	39	8.86
City 50 100 – 100 000	23	5.23
City 100 100 – 500 000	17	3.86
City over 500 100	53	12.05
Have you encountered the concept of social economy?		
Yes	361	82.05
No	36	8.18
Not sure	43	9.77
One of the tools of social economy can be a complementary currency which does not constitute a form of legal tender in the country – Have you encountered the concept of complementary currency?		
Yes	158	35.91
No	239	54.32
Not sure	43	9.77
The complementary currency in Poland is the Zielony, Polish Local Currency, while in Slovakia, for example, it's the Bratislavský Živec and Širocký Sokol – Are you familiar with these currencies?		
Yes	52	12.06
No	339	78.65
Not sure	40	9.28
Do you associate complementary currencies with cryptocurrencies?		
Yes	141	32.34
No	258	59.17
Not sure	37	8.49
Source: due to rounding errors, percentages may not equal 100%.		

2. Awareness and Perceptions of Complementary Currencies in Slovakia

2.1. Filtered By: Country (Slovakia)

2.1.1. Descriptive Statistics

Frequencies and percentages were calculated for Age, Gender, Education, Place of Residence, Have you encountered the concept of social economy, One of the tools of social economy can be a complementary currency which does not constitute a form of legal tender in the country – Have you encountered the concept of complementary currency, The complementary currency in Poland is the Zielony, Polish Local Currency, while in Slovakia, for example, it's the Bratislavský Živec and Širocký Sokol – Are you familiar with these currencies, and Do you associate complementary currencies with cryptocurrencies.

2.1.2. Frequencies and Percentages

The most frequently observed category for Age was 31-50 (n = 325, 75.06%). The most frequently observed category for Gender was Female (n = 224, 51.73%). The most frequently observed category for Education was Higher (n = 414, 95.61%). The most frequently observed category for Place of Residence was Rural (n = 98, 22.63%). The most frequently observed category for “Have you encountered the concept of social economy?” was Yes (n = 180, 41.57%). The most frequently observed category for “One of the tools of social economy can be a complementary currency which does not constitute a form of legal tender in the country – Have you encountered the concept of complementary currency?” was No (n = 229, 52.89%). The most frequently observed category for “The complementary currency in Poland is the Zielony, Polish Local Currency, while in Slovakia, for example, it's the

Bratislavský Živec and Širocký Sokol – Are you familiar with these currencies?” was No (n = 309, 71.36%). The most frequently observed category for “Do you associate complementary currencies with cryptocurrencies?” was No (n = 330, 76.21%).

Frequencies and percentages are presented in Table 3:

Table 3. Frequency Table for Nominal Variables

Variable	n	%
Age		
18 – 30	48	11.09
31 – 50	325	75.06
51 – 64	38	8.78
65 and over	22	5.08
Gender		
Female	224	51.73
Male	209	48.27
Education		
Vocational	16	3.70
Secondary	3	0.69
Higher	414	95.61
Place of Residence		
Rural	98	22.63
City up to 10 000	52	12.01
City 10 100 – 50 000	93	21.48
City 50 100 – 100 000	67	15.47
City 100 100 – 500 000	45	10.39
City over 500 100	78	18.01
Have you encountered the concept of social economy?		
Yes	180	41.57
No	130	30.02
Not sure	123	28.41
One of the tools of social economy can be a complementary currency which does not constitute a form of legal tender in the country – Have you encountered the concept of complementary currency?		
Yes	59	13.63
No	229	52.89
Not sure	145	33.49
The complementary currency in Poland is the Zielony, Polish Local Currency, while in Slovakia, for example, it's the Bratislavský Živec and Širocký Sokol – Are you familiar with these currencies?		
Yes	17	3.93
No	309	71.36
Not sure	107	24.71
Do you associate complementary currencies with cryptocurrencies?		
Yes	62	14.32
No	330	76.21
Not sure	41	9.47

Source: due to rounding errors, percentages may not equal 100%.

3. Analysis of the Relationship Between Country and Awareness of the Concept of Social Economy

3.1. Chi-square Test of Independence

3.1.1. Introduction

A Chi-square Test of Independence was conducted to examine whether Country and “Have you encountered the concept of social economy?” were independent. There were 2 levels in Country: Poland and Slovakia. There were 3 levels in “Have you encountered the concept of social economy?”: Yes, No, and Not sure.

The result of the Chi-square test was $\chi^2 = 152.293$ with 2 degrees of freedom (df), yielding a p-value of 8.511×10^{-34} . This indicates a very strong relationship between Country and “Have you encountered the concept of social economy?”. The p-value is much smaller than 0.05, allowing us to reject the null hypothesis of independence between these variables. Cramer’s V is 0.418, indicating a moderate strength of this association.

Table 4 presents the results of the Chi-square test.

Table 4. Observed and Expected Frequencies

Have you encountered the concept of social economy?	Country		χ^2	df	p
	Poland	Slovakia			
Yes	361[272.67]	180[268.33]	152.29	2	< .001
No	36[83.67]	130[82.33]			
Not sure	43[83.67]	123[82.33]			

Source: values formatted as Observed[Expected].

3.1.2. Chi-square Test of Independence

A Chi-square Test of Independence was conducted to examine whether Country and “One of the tools of social economy can be a complementary currency which does not constitute a form of legal tender in the country – Have you encountered the concept of complementary currency?” were independent. There were 2 levels in Country: Poland and Slovakia. There were 3 levels in “One of the tools of social economy can be a complementary currency which does not constitute a form of legal tender in the country – Have you encountered the concept of complementary currency?”: Yes, No, and Not sure.

The result of the Chi-square test was $\chi^2 = 100.670$ with 2 degrees of freedom (df), yielding a p-value of 1.379×10^{-22} . This indicates a very strong relationship between Country and “One of the tools of social economy can be a complementary currency which does not constitute a form of legal tender in the country – Have you encountered the concept of complementary currency?”. The p-value is much smaller than 0.05, allowing us to reject the null hypothesis of independence between these variables. Cramer’s V is 0.340, indicating weak strength of this association.

Table 5 presents the results of the Chi-square test:

Table 5. Observed and Expected Frequencies

One of the tools of social economy can be a complementary currency which does not constitute a form of legal tender in the country – Have you encountered the concept of complementary currency?	Country		χ^2	df	p
	Poland	Slovakia			
Yes	158[109.37]	59[107.63]	100.67	2	< .001
No	239[235.88]	229[232.12]			
Not sure	43[94.75]	145[93.25]			

Source: values formatted as Observed[Expected].

3.1.3. Chi-square Test of Independence

A Chi-square Test of Independence was conducted to examine whether Country and “Do you associate complementary currencies with cryptocurrencies?” were independent. There were 2 levels in Country: Poland and Slovakia. There were 3 levels in “Do you associate complementary currencies with cryptocurrencies?": Yes, No, and Not sure.

The result of the Chi-square test was $\chi^2 = 39.755$ with 2 degrees of freedom (df), yielding a p-value of 2.329×10^{-9} . This indicates a strong relationship between Country and “Do you associate complementary currencies with cryptocurrencies?”. The p-value is much smaller than 0.05, allowing us to reject the null hypothesis of independence between these variables. Cramér’s V is 0.213, indicating a weak strength of this association.

Table 6 presents the results of the Chi-square test:

Table 6. Observed and Expected Frequencies

Do you associate complementary currencies with cryptocurrencies?	Country		χ^2	df	p
	Poland	Slovakia			
Yes	141[101.85]	62[101.15]	39.76	2	< .001
No	258[295.01]	330[292.99]			
Not sure	37[39.13]	41[38.87]			

Source: values formatted as Observed[Expected].

3.1.4. Chi-square Test of Independence

A Chi-square Test of Independence was conducted to examine whether Country and “The complementary currency in Poland is the Zielony, Polish Local Currency, while in Slovakia, for example, it’s the Bratislavský Živec and Širocký Sokol – Are you familiar with these currencies?” were independent. There were 2 levels in Country: Poland and Slovakia. There were 3 levels in “The complementary currency in Poland is the Zielony, Polish Local Currency, while in Slovakia, for example, it’s the Bratislavský Živec and Širocký Sokol – Are you familiar with these currencies?": Yes, No, and Not sure

The result of the Chi-square test was $\chi^2 = 49.676$ with 2 degrees of freedom (df), yielding a p-value of 1.633×10^{-11} . This indicates a strong relationship between Country and “The complementary currency in Poland is the Zielony, Polish Local Currency, while in Slovakia, for example, it’s the Bratislavský Živec and Širocký Sokol – Are you familiar with these currencies?”. The p-value is much smaller than 0.05, allowing us to reject the null hypothesis of independence between these variables. Cramér’s V is 0.239, indicating a weak strength of this association.

Table 7 presents the results of the Chi-square test:

Table 7. Observed and Expected Frequencies

The complementary currency in Poland is the Zielony, Polish Local Currency, while in Slovakia, for example, it’s the Bratislavský Živec and Širocký Sokol – Are you familiar with these currencies?	Country		χ^2	df	p
	Poland	Slovakia			
Yes	52[34.42]	17[34.58]	49.68	2	< .001
No	339[323.25]	309[324.75]			
Not sure	40[73.33]	107[73.67]			

Source: values formatted as Observed[Expected].

3.1.5. Chi-square Test of Independence

A Chi-square Test of Independence was conducted to examine whether Country and “Are you familiar with the concept of sustainable development?” were independent. There were 2 levels in Country: Poland and Slovakia. There were 3 levels in “Are you familiar with the concept of sustainable development?": Yes, No, and Not sure.

The result of the Chi-square test was $\chi^2 = 43.419$ with 2 degrees of freedom (df), yielding a p-value of 3.729×10^{-10} . This indicates a strong relationship between Country and “Are you familiar with the concept of sustainable development?”. The p-value is much smaller than 0.05, allowing us to reject the null hypothesis of independence between these variables. Cramér’s V is 0.223, indicating a weak strength of this association.

Table 8 presents the results of the Chi-square test:

Table 8. Observed and Expected Frequencies

Are_you_familiar_with_the_concept_of_sustainable_development	Country		χ^2	df	p
	Poland	Slovakia			
Yes	374[333.50]	293[333.50]	43.42	2	< .001
No	35[63.50]	92[63.50]			
Not sure	24[36.00]	48[36.00]			

Source: values formatted as Observed[Expected].

4. Predictors of Awareness of Sustainable Development: A Logistic Regression Approach

4.1. Binary Logistic Regression

A binary logistic regression was conducted to examine whether “Have you encountered the concept of social economy,” age, country, gender, education, and place of residence had a significant effect on the odds of observing the “Yes” category of “Are you familiar with the concept of sustainable development (Nominal).” The reference category for “Are you familiar with the concept of sustainable development (Nominal)” was “No/Not Sure.”

Variance Inflation Factors (VIFs) were calculated to detect the presence of multicollinearity between predictors. High VIFs indicate increased effects of multicollinearity in the model. VIFs greater than 5 are cause for concern, whereas VIFs of 10 should be considered the maximum upper limit (Menard, 2009). All predictors in the regression model have VIFs less than 10.

Table 9 presents the VIF for each predictor in the model.

Table 9. Variance Inflation Factors for Have_you_encountered_the_concept_of_social_economy, Age, Country, Gender, Education, and Place_of_Residence

Variable	VIF
Have_you_encountered_the_concept_of_social_economy	1.20
Age	1.73
Country	3.23
Gender	1.04
Education	2.21
Place_of_Residence	1.23

The model was evaluated based on an alpha of .05. The overall model was significant, $\chi^2(14) = 64.48$, $p < .001$, suggesting that “Have you encountered the concept of social economy,” age, country, gender, education, and place of residence had a significant effect on the odds of observing the “Yes”

category of “Are you familiar with the concept of sustainable development (Nominal).” McFadden’s R-squared was calculated to examine the model fit, where values greater than .2 are indicative of models with excellent fit (Louviere et al., 2000). The McFadden R-squared value calculated for this model was 0.07.

- Effect of “No” category of “Have you encountered the concept of social economy”: $B = -0.51$, $OR = 0.60$, $p = .020$. This indicates that observing the “No” category decreases the odds of observing the “Yes” category of “Are you familiar with the concept of sustainable development (Nominal)” by approximately 40.20% relative to the “Yes” category.
- Effect of “Not sure” category of “Have you encountered the concept of social economy”: $B = -0.76$, $OR = 0.47$, $p < .001$. This indicates that observing the “Not sure” category decreases the odds of observing the “Yes” category by approximately 53.22% relative to the “Yes” category.
- Effect of “31 – 50” category of Age: $B = 0.06$, $OR = 1.06$, $p = .799$. This indicates that observing the “31 – 50” category of Age did not have a significant effect on the odds of observing the “Yes” category.
- Effect of “51 – 64” category of Age: $B = 0.03$, $OR = 1.03$, $p = .948$. This indicates that observing the “51 – 64” category of Age did not have a significant effect on the odds of observing the “Yes” category.
- Effect of “65 and over” category of Age: $B = -0.15$, $OR = 0.86$, $p = .765$. This indicates that observing the “65 and over” category of Age did not have a significant effect on the odds of observing the “Yes” category.
- Effect of “Slovakia” category of Country: $B = -0.82$, $OR = 0.44$, $p = .010$. This indicates that observing the “Slovakia” category decreases the odds of observing the “Yes” category by approximately 55.86% relative to the “Poland” category.
- Effect of “Male” category of Gender: $B = 0.15$, $OR = 1.16$, $p = .389$. This indicates that observing the “Male” category of Gender did not have a significant effect on the odds of observing the “Yes” category.
- Effect of “Secondary” category of Education: $B = 0.26$, $OR = 1.29$, $p = .645$. This indicates that observing the “Secondary” category of Education did not have a significant effect on the odds of observing the “Yes” category.
- Effect of “Higher” category of Education: $B = -0.08$, $OR = 0.93$, $p = .877$. This indicates that observing the “Higher” category of Education did not have a significant effect on the odds of observing the “Yes” category.
- Effect of “City up to 10,000” category of Place of Residence: $B = 0.47$, $OR = 1.60$, $p = .094$. This indicates that observing the “City up to 10,000” category of Place of Residence did not have a significant effect on the odds of observing the “Yes” category.
- Effect of “City 10,100 – 50,000” category of Place of Residence: $B = 0.50$, $OR = 1.65$, $p = .063$. This indicates that observing the “City 10,100 – 50,000” category of Place of Residence did not have a significant effect on the odds of observing the “Yes” category.
- Effect of “City 50,100 – 100,000” category of Place of Residence: $B = 0.44$, $OR = 1.55$, $p = .142$. This indicates that observing the “City 50,100 – 100,000” category of Place of Residence did not have a significant effect on the odds of observing the “Yes” category.
- Effect of “City 100,100 – 500,000” category of Place of Residence: $B = 0.27$, $OR = 1.30$, $p = .420$. This indicates that observing the “City 100,100 – 500,000” category of Place of Residence did not have a significant effect on the odds of observing the “Yes” category.
- Effect of “City over 500,100” category of Place of Residence: $B = 0.37$, $OR = 1.45$, $p = .155$. This indicates that observing the “City over 500,100” category of Place of residence did not have a significant effect on the odds of observing the “Yes” category.

Table 10 summarizes the results of the regression model.

Table 10. Logistic Regression Results with Have you encountered the concept of social economy, Age, Country, Gender, Education, and Place of Residence Predicting Are you familiar with the concept of sustainable development (Nominal)

Variable	B	SE	χ^2	p	OR	95.00% CI
(Intercept)	1.58	0.54	8.47	.004	-	-
Have_you_encountered_the_concept_of_social_economyNo	-0.51	0.22	5.40	.020	0.60	[0.39, 0.92]
Have_you_encountered_the_concept_of_social_economyNot sure	-0.76	0.22	12.41	< .001	0.47	[0.31, 0.71]
Age31 – 50	0.06	0.23	0.06	.799	1.06	[0.67, 1.68]
Age51 – 64	0.03	0.43	0.00	.948	1.03	[0.45, 2.37]
Age65 and over	-0.15	0.51	0.09	.765	0.86	[0.31, 2.34]
CountrySlovakia	-0.82	0.32	6.62	.010	0.44	[0.24, 0.82]
GenderMale	0.15	0.17	0.74	.389	1.16	[0.83, 1.63]
EducationSecondary	0.26	0.56	0.21	.645	1.29	[0.43, 3.85]
EducationHigher	-0.08	0.50	0.02	.877	0.93	[0.35, 2.45]
Place_of_ResidenceCity up to 10 000	0.47	0.28	2.81	.094	1.60	[0.92, 2.78]
Place_of_ResidenceCity 10 100 – 50 000	0.50	0.27	3.46	.063	1.65	[0.97, 2.78]
Place_of_ResidenceCity 50 100 – 100 000	0.44	0.30	2.16	.142	1.55	[0.86, 2.80]
Place_of_ResidenceCity 100 100 – 500 000	0.27	0.33	0.65	.420	1.30	[0.68, 2.49]
Place_of_ResidenceCity over 500 100	0.37	0.26	2.02	.155	1.45	[0.87, 2.44]

Note. $\chi^2(14) = 64.48$, $p < .001$, McFadden R2 = 0.07.

4.2. Binary Logistic Regression

A binary logistic regression was conducted to examine whether Age, Gender, Education, Place of Residence, The complementary currency in Poland is the Zielony Polish Local Currency while in Slovakia, for example, it is the Bratislavský Živec and Širocký Sokol. Are you familiar with these currencies, and Do you associate complementary currencies with cryptocurrencies had a significant effect on the odds of observing the Slovakia category of Country. The reference category for Country was Poland.

Table 11. Variance Inflation Factors for Age, Gender, Education, Place_of_Residence The_complementary_currency_in_Poland_is_the_Zielony_Polish_Local_Currency_while_in_Slovakia_for_example_it_s_the_Bratislavský_Živec_and_Širocký_Sokol_Are_you_familiar_with_these_currencies, and Do_you_associate_complementary_currencies_with_cryptocurrencies

Variable	VIF
Age	1.13
Gender	1.07
Education	1.15
Place_of_Residence	1.21
The_complementary_currency_in_Poland_is_the_Zielony_Polish_Local_Currency_while_in_Slovakia_for_example_it_s_the_Bratislavský_Živec_and_Širocký_Sokol_Are_you_familiar_with_these_currencies	1.10
Do_you_associate_complementary_currencies_with_cryptocurrencies	1.09

The assumption of absence of multicollinearity was examined. Variance Inflation Factors (VIFs) were calculated to detect the presence of multicollinearity between predictors. High VIFs indicate increased effects of multicollinearity in the model. VIFs greater than 5 are cause for concern, whereas

VIFs of 10 should be considered the maximum upper limit (Menard, 2009). All predictors in the regression model have VIFs less than 10. Table 11 presents the VIF for each predictor in the model:

5. Logistic Regression Analysis of Factors Differentiating Poland and Slovakia

The model was evaluated based on an alpha of .05. The overall model was significant, $\chi^2(15) = 834.24$, $p < .001$, suggesting that Age, Gender, Education, Place of Residence, The complementary currency in Poland is the Zielony Polish Local Currency while in Slovakia, for example, it is the Bratislavský Živec and Širocký Sokol. Are you familiar with these currencies, and Do you associate complementary currencies with cryptocurrencies had a significant effect on the odds of observing the Slovakia category of Country. The reference category for Country was Poland.

McFadden's R-squared was calculated to examine the model fit, where values greater than .2 are indicative of models with excellent fit (Louviere et al., 2000). The McFadden R-squared value calculated for this model was 0.70. The effect of the 31 – 50 category of Age was significant, $B = 3.00$, $OR = 20.15$, $p < .001$, indicating that observing the 31 – 50 category of Age increases the odds of observing the Slovakia category of Country by approximately 1,914.50% relative to the 18 – 30 category of Age. The effect of the 51 – 64 category of Age was not significant, $B = 19.30$, $OR = 2.40 \times 10^8$, $p = .984$, indicating that observing the 51 – 64 category of Age did not have a significant effect on the odds of observing the Slovakia category of Country. The effect of the 65 and over category of Age was not significant, $B = 19.19$, $OR = 2.17 \times 10^8$, $p = .988$, indicating that observing the 65 and over category of Age did not have a significant effect on the odds of observing the Slovakia category of Country. The effect of the Male category of Gender was significant, $B = 0.83$, $OR = 2.30$, $p = .004$, indicating that observing the Male category of Gender increases the odds of observing the Slovakia category of Country by approximately 129.51% relative to the Female category of Gender.

The effect of the Secondary category of Education was significant, $B = -5.29$, $OR = 0.005$, $p < .001$, indicating that observing the Secondary category of Education decreases the odds of observing the Slovakia category of Country by approximately 99.49% relative to the Zawodowe category of Education. The effect of the Higher category of Education was not significant, $B = 0.81$, $OR = 2.25$, $p = .212$, indicating that observing the Higher category of Education did not have a significant effect on the odds of observing the Slovakia category of Country.

The effect of the City up to 10,000 category of Place of Residence was significant, $B = 1.06$, $OR = 2.87$, $p = .019$, indicating that observing the City up to 10,000 category of Place of Residence increases the odds of observing the Slovakia category of Country by approximately 187.42% relative to the Rural category of Place of Residence. The effect of the City 10,100 – 50,000 category of Place of Residence was significant, $B = 2.05$, $OR = 7.79$, $p < .001$, indicating that observing the City 10,100 – 50,000 category of Place of Residence increases the odds of observing the Slovakia category of Country by approximately 679.34% relative to the Rural category of Place of Residence. The effect of the City 50,100 – 100,000 category of Place of Residence was significant, $B = 2.17$, $OR = 8.76$, $p < .001$, indicating that observing the City 50,100 – 100,000 category of Place of Residence increases the odds of observing the Slovakia category of Country by approximately 776.30% relative to the Rural category of Place of Residence. The effect of the City 100,100 – 500,000 category of Place of Residence was significant, $B = 1.15$, $OR = 3.15$, $p = .028$, indicating that observing the City 100,100 – 500,000 category of Place of Residence increases the odds of observing the Slovakia category of Country by approximately 214.76% relative to the Rural category of Place of Residence. The effect of the City over 500,100 category of Place of Residence was significant, $B = 1.33$, $OR = 3.80$, $p = .001$, indicating that observing the City over 500,100 category of Place of Residence increases the odds of observing the Slovakia category of Country by approximately 279.96% relative to the Rural category of Place of Residence.

The effect of the No category of The complementary currency in Poland is the Zielony Polish Local Currency while in Slovakia, for example, it is the Bratislavský Živec and Širocký Sokol. Are you familiar with these currencies was not significant, $B = 0.57$, $OR = 1.76$, $p = .301$, indicating that observing the No category of The complementary currency in Poland is the Zielony Polish Local Currency while in Slovakia, for example, it is the Bratislavský Živec and Širocký Sokol. Are you familiar with these currencies did not have a significant effect on the odds of observing the Slovakia category of Country.

The effect of the Not sure category of The complementary currency in Poland is the Zielony Polish Local Currency while in Slovakia, for example, it is the Bratislavský Živec and Širocký Sokol. Are you familiar with these currencies was significant, $B = 1.74$, $OR = 5.69$, $p = .007$, indicating that observing the Not sure category of The complementary currency in Poland is the Zielony Polish Local Currency while in Slovakia, for example, it is the Bratislavský Živec and Širocký Sokol. Are you familiar with these currencies increases the odds of observing the Slovakia category of Country by approximately 468.91% relative to the Yes category of The complementary currency in Poland is the Zielony Polish Local Currency while in Slovakia, for example, it is the Bratislavský Živec and Širocký Sokol. Are you familiar with these currencies.

The effect of the No category of Do you associate complementary currencies with cryptocurrencies was significant, $B = 0.86$, $OR = 2.37$, $p = .016$, indicating that observing the No category of Do you associate complementary currencies with cryptocurrencies increases the odds of observing the Slovakia category of Country by approximately 136.53% relative to the Yes category of Do you associate complementary currencies with cryptocurrencies. The effect of the Not sure category of Do you associate complementary currencies with cryptocurrencies was not significant, $B = 0.77$, $OR = 2.16$, $p = .165$, indicating that observing the Not sure category of Do you associate complementary currencies with cryptocurrencies did not have a significant effect on the odds of observing the Slovakia category of Country.

Table 12 summarizes the results of the regression model:

Table 12. Logistic Regression Results with Age, Gender, Education, Place_of_Residence, The_complementary_currency_in_Poland_is_the_Zielony_Polish_Local_Currency_while_in_Slovakia_for_example_it_s_the_Bratislavský_Živec_and_Širocký_Sokol_Are_you_familiar_with_these_currencies, and Do_you_associate_complementary_currencies_with_cryptocurrencies Predicting Country

Variable	B	SE	χ^2	p	OR	95.00% CI
(Intercept)	-4.17	0.91	20.74	< .001	-	-
Age31 – 50	3.00	0.30	103.55	< .001	20.15	[11.30, 35.92]
Age51 – 64	19.30	987.27	0.00	.984	2.40×10^8	[0.00, Inf]
Age65 and over	19.19	1,310.75	0.00	.988	2.17×10^8	[0.00, Inf]
GenderMale	0.83	0.29	8.24	.004	2.30	[1.30, 4.05]
EducationSecondary	-5.29	0.90	34.18	< .001	0.005	[0.0009, 0.03]
EducationHigher	0.81	0.65	1.55	.212	2.25	[0.63, 8.10]
Place_of_ResidenceCity up to 10 000	1.06	0.45	5.48	.019	2.87	[1.19, 6.96]
Place_of_ResidenceCity 10 100 – 50 000	2.05	0.46	19.53	< .001	7.79	[3.13, 19.37]
Place_of_ResidenceCity 50 100 – 100 000	2.17	0.52	17.53	< .001	8.76	[3.17, 24.21]
Place_of_ResidenceCity 100 100 – 500 000	1.15	0.52	4.83	.028	3.15	[1.13, 8.75]
Place_of_ResidenceCity over 500 100	1.33	0.41	10.74	.001	3.80	[1.71, 8.44]
The_complementary_currency_in_Poland_is_the_Zielony_Polish_Local_Currency_while_in_Slovakia_for_example_it_s_the_Bratislavský_Živec_and_Širocký_Sokol_Are_you_familiar_with_these_currenciesNo	0.57	0.55	1.07	.301	1.76	[0.60, 5.18]
The_complementary_currency_in_Poland_is_the_Zielony_Polish_Local_Currency_while_in_Slovakia_for_example_it_s_the_Bratislavský_Živec_and_Širocký_Sokol_Are_you_familiar_with_these_currenciesNot sure	1.74	0.64	7.29	.007	5.69	[1.61, 20.10]
Do_you_associate_complementary_currencies_with_cryptocurrenciesNo	0.86	0.36	5.84	.016	2.37	[1.18, 4.76]
Do_you_associate_complementary_currencies_with_cryptocurrenciesNot sure	0.77	0.55	1.93	.165	2.16	[0.73, 6.41]
Note. $\chi^2(15) = 834.24$, $p < .001$, McFadden $R^2 = 0.70$.						