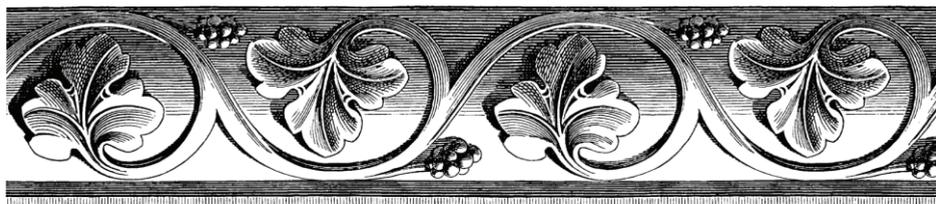


ANNALES

UNIVERSITATIS MARIAE CURIE-SKŁODOWSKA

REDAKTORZY NACZELNI SEKCJI

A	MATHEMATICA	Stanisław Prus
B	GEOGRAPHIA, GEOLOGIA ETC.	Monika Olga Wesołowska
F	HISTORIA	Wiesław Bondyra
FF	PHILOLOGIAE	Monika Gabryś-Sławińska
G	IUS	Małgorzata Łuszczynska
H	OECONOMIA	Paweł Mariusz Pasierbiak
I	PHILOSOPHIA – SOCIOLOGIA	Lesław Hostyński
J	PAEDAGOGIA – PSYCHOLOGIA	Ryszard Bera
K	POLITOLOGIA	Maria Marczevska-Rytko
M	BALCANIENSIS ET CARPATHIENSIS	Krystyna Trembicka
N	EDUCATIO NOVA	Małgorzata Karwatowska



ANNALES

UNIVERSITATIS MARIAE CURIE-SKŁODOWSKA

SECTIO H

OECONOMIA



VOL. LVIII, 5

2024

UNIWERSYTET MARIII CURIE-SKŁODOWSKIEJ
ISSN 0459-9586

CHIEF EDITOR
PAWEŁ MARIUSZ PASIERBIAK

DEPUTY EDITORS-IN-CHIEF
ANNA MAGDALENA KORZENIOWSKA

SECRETARY
ANNA JAŃSKA

SCIENTIFIC BOARD
IHOR ALIEKSIEIEV, „Lviv Polytechnic” National University Institute of Economics and Management, Ukraine
MILAN ČUPIĆ, University of Kragujevac
BART DEBICKI, Towson University, USA
SUSANA AMALIA DE JUANA ESPINOSA, Universidad de Alicante, Spain
KRZYSZTOF JAJUGA, Wrocław University of Economics, Poland
TOMASZ MICKIEWICZ, Aston University, United Kingdom
HELMUT PERNSTEINER, Johannes Kepler University Linz, Austria
KONGKITI PHUSAVAT, Kasetsart University, Bangkok, Thailand
HALUK SUMER, Marmara University Faculty of Business Administration
IGOR TODOROVIC, University of Banja Luka, Bosnia and Herzegovina
JERZY PIOTR WĘCŁAWSKI, Maria Curie-Skłodowska University, Poland

THEMATIC EDITORS
TERESA HANNA BEDNARCZYK (economy)
JOLANTA SZOŁNO-KOGUC (finances)
AGNIESZKA KARMAN (management)
MARCIN LIPOWSKI (marketing)

STATISTICAL EDITOR
ARKADIUSZ KIJEK

The journal is published online
www.oeconomia.annales.umcs.pl

**The publication has been co-financed by the Foundation for the Development of Poznań University of Technology
5 Maria Curie-Skłodowska Sq., 60-965 Poznań**

The journal is indexed in:
BazEkon, BazHum, Biblioteka Narodowa, CEEOL, CEJSH, CrossRef, DOAJ, EBSCO CEEAS
ERICH PLUS, FATCAT, Google Scholar, Index Copernicus International - Journal Master List
Library of Congress, ROAD, Scilit, ZBW/ECONLIT

PROOFREADING IN ENGLISH
MARTA KASPRZAK

COVER AND TITLE PAGES DESIGN
JERZY DURAKIEWICZ

TYPESETTING
MARCIN WACHOWICZ

ISSN 0459-9586

PUBLISHED BY WYDAWNICTWO UNIWERSYTETU MARII CURIE-SKŁODOWSKIEJ
20-031 Lublin, ul. Idziego Radziszewskiego 11, tel. (81) 537-53-04
e-mail: wydawnictwo_sekretariat@mail.umcs.pl www.wydawnictwo.umcs.eu

Sales Department: tel./faks 81 537-53-02
Internet Bookstore: www.wydawnictwo.umcs.eu
e-mail: wydawnictwo@umcs.eu

Table of Contents

RADOSŁAW GAJEWSKI	
Main Directions of Changes in Road Transport of Goods in Poland	7
AGNIESZKA ANNA HUTERSKA	
Payment Innovations Offered by Banks and PayTechs – Which of Them Better Meet Consumer Needs?	21
JACEK KARWOWSKI	
How Much Is WIRON Better Than WIBOR?	47
ILONA LIPOWSKA	
Price Information Overload as an Indirect Consequence of Omnibus Directive Implementation – a Theoretical Approach to PIO	69
IRENE MATERN MSAMBALI, LAZARO ATHANAS MWONGE	
Motivations for Corporate Social Responsibility Engagement: An Exploratory Study of Jordan University College in Morogoro Municipality, Tanzania	83
BEATA PODSTAWKA, TOMASZ KIJEK, ANNA MATRAS-BOLIBOK	
Barriers to Innovation Activity of Enterprises and Their Determinants	103
NINA STEPANOK	
Work-Life Balance and the Individuals' Labour Supply	121
JERZY WĘCŁAWSKI	
Financing Family Businesses Through Private Equity	135