

Local and Global industry start-ups

Industry	Before	After	Examples of marketplaces
Financial services industry			
Financial services	The era of big banks	Peer to peer lending	Ingogo, SocietyOne , Lending Club, Zopa, Prosper, Kickstarter, Betterment, LendingHome, OnDeck, Square, Wealthfront, Yodlee, Daric
Health insurance	Opaque, actuarial approach to healthcare	Design and data humanising healthcare	iSelect , Oscar
Hospitality			
Accommodation	Direct to individual hotel chain	Accommodation marketplace, able to compare prices and reviews. Individual accommodation can become a 'hotel'.	AirBnB, CouchSurfing, Hotel Tonight
Media and entertainment	Purchase each song and album	Subscription-based access to library of songs and albums	Amazon Family Library, Spotify, SoundCloud, Earbits
Dining	Cook for yourself	Find other people to cook for you	Feastly, LeftoverSwap, GrubHub, BevSpot
Logistics and transportation			
Logistics & parcel delivery	Reliant on own couriers or subcontracting to agencies to transport packages	Engage an online marketplace to transport a package at the best price. Any individual with a vehicle can become a provider.	Dispatcher, Cargomatic, Flexport, Postmates, SHUTL, MeeMeep, PPost
Transportation	Regulated Taxi licenses	Non-regulated. Any individual with a car can become a driver.	RelayRides, Hitch, Uber, Lyft, Getaround, Sidecar
Professional services, health care and education			
Legal	Typically engage one firm to help with all legal related issues	Virtual, on-demand workforce	Lawdingo, RocketLawyer, Upcounsel
Real Estate	Use a real estate agent. Typically limited to long term leases.	Use online platforms to find on-demand spaces	Compass, Houwzer, Liquid Spaces, WeWork, Zenly, Zillow, PivotDesk
Recruitment	Use a recruitment agency to find and pre-screen candidates	Pre-screen candidates and retain a pool of the best talent to be engaged on-demand	Toptal, Hired
Education	Attend physical university	Free and recognised online courses	Coursera, Fedora, Khan Academy
Healthcare/Life Sciences	Physical visits Organisation with employees	Virtual visits, self-select, direct to personalised carer files and on-demand service	Bettercaring, Healthsharingconnect , Doctor on Demand, One Medical Group, Medicast, ZocDoc,
Consulting	Typically engage one firm to help with all related issues	Virtual, on-demand workforce	Expert360 , Hourlynerd, Upwork
Industry support services			
Agriculture	Decisions based on experience and gut instinct. Equipment monitored by manual inspection.	Decisions informed and supported by data analytics. Equipment inspected by drones.	Ceres Imaging, Conservis, DroneDeploy, Farmer's Business Network, Granular
Back office	Small operators had to do everything themselves	Small operators are able to focus on their core activities and outsource their back office functions	Zenefits, Zen99
Construction	Own equipment	Rent equipment on demand	Getable, VaiVolta
Trades			
Home building and renovations	Find local contractor	On-demand workforce connected to local customer needs	Service Seeking, HI Pages, OneFlare
Low skilled tasks			
Trivial tasks	Do it yourself	Find someone to do it for you	TaskRabbit, Zaarly, Airtasker, Gigbux, Fiverr, Managed by Q
Micro tasks	Very small but time intensive tasks	Large, on-demand workforce to quickly perform very small tasks	Amazon Mechanical Turk, CrowdFlower
Consumer business			
Retail and consumer goods	Individual consumption	Peer-to-peer marketplaces to 'recycle' goods	Neighborgoods, Poshmark, Tradesy
Appointment scheduling	Call to book	Discover and book online	StyleSeat

Key:
 xx Australian marketplace xx International marketplace

This publication contains general information only, and none of Deloitte Touche Tohmatsu Limited, its member firms, or their related entities (collectively the "Deloitte Network") is, by means of this publication, rendering professional advice or services.

Before making any decision or taking any action that may affect your finances or your business, you should consult a qualified professional adviser. No entity in the Deloitte Network shall be responsible for any loss whatsoever sustained by any person who relies on this publication.

About Deloitte

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee, and its network of member firms, each of which is a legally separate and independent entity. Please see www.deloitte.com/au/about for a detailed description of the legal structure of Deloitte Touche Tohmatsu Limited and its member firms.

Deloitte provides audit, tax, consulting, and financial advisory services to public and private clients spanning multiple industries. With a globally connected network of member firms in more than 150 countries, Deloitte brings world-class capabilities and high-quality service to clients, delivering the insights they need to address their most complex business challenges. Deloitte has in the region of 200,000 professionals, all committed to becoming the standard of excellence.

About Deloitte Australia

In Australia, the member firm is the Australian partnership of Deloitte Touche Tohmatsu. As one of Australia's leading professional services firms, Deloitte Touche Tohmatsu and its affiliates provide audit, tax, consulting, and financial advisory services through approximately 6,000 people across the country. Focused on the creation of value and growth, and known as an employer of choice for innovative human resources programs, we are dedicated to helping our clients and our people excel. For more information, please visit Deloitte's web site at www.deloitte.com.au.

Liability limited by a scheme approved under Professional Standards Legislation.

Member of Deloitte Touche Tohmatsu Limited

© 2016 Deloitte Touche Tohmatsu.

MCBD_HYD_05/16_052886