



Exploratory study of consumer issues in online peer-to-peer platform markets

Task 4 – Case study: Yoopies

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Exploratory study of consumer issues in online peer-to-peer platform markets

Task 4 – Case study: Yoopies



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1 Introduction

1.1 Platform overview

Yoopies is a platform operating in the sector of personal services provided by non-professionals¹. Yoopies was founded in 2012 to help peers find recommended childcare (including babysitters, au-pairs etc.) in their network of trusted friends, family and co-workers. In 2014 other non-professional services such as tutoring, cleaning, pet-sitting and homecare activities were added.

Yoopies is currently active in ten European countries: France, Spain, Belgium, Italy, Germany, Austria, Netherlands, Switzerland, Portugal and the UK. Headquartered in Paris, Yoopies claims to have 150,000 users in France². Yoopies is available via website in all 10 countries and via an app in France.

Yoopies **matches** peer providers with peer consumers and facilitates this matching with services such as pricing guidance, an online messaging system, advice and support, etc.

1.2 User experience

There are two types of user experiences on the platform:

- Peer providers who list their services; and
- Peer consumers who search for candidates to provide the service.

Peer providers and consumers cannot have a single account but they need to register as either a provider or a consumer. Figure 1 shows the two options to register on Yoopies.

¹ Within the scope of this case study, desk research and the mystery shopping exercise were carried up until December 2016. Some minor clarifications regarding the core research results were sought until February 2017.

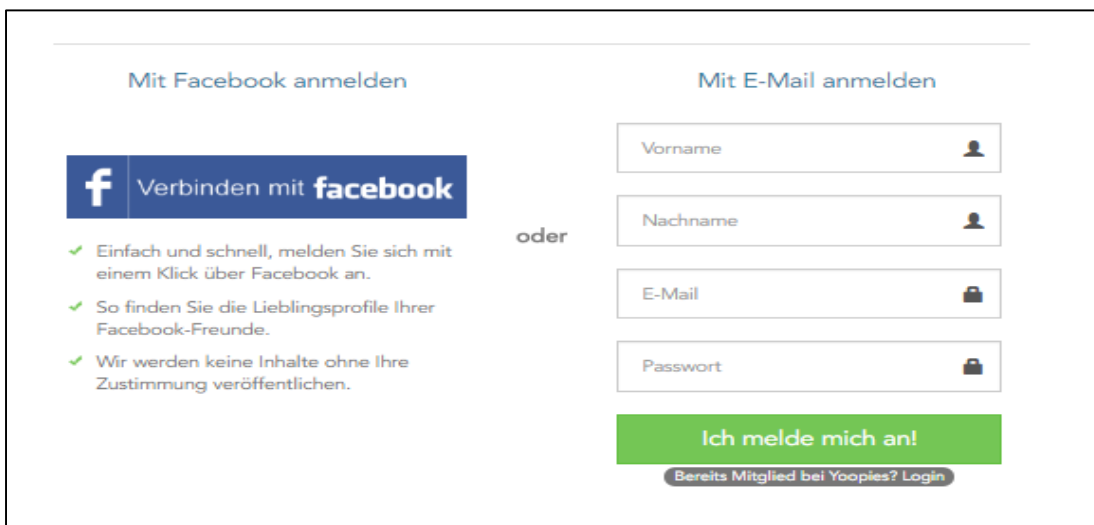
² Information available at: <https://yooopies.fr/presse/rapport-annuel-yooopies-2014>, accessed on 09/02/2017.

Figure 1: Initial registration page on Yoopies (website version)



The first step for peer consumers and peer provider, is to register with their Facebook account or by providing their name and email account, as shown in Figure 2.

Figure 2: Sign-up page for peer consumers



Secondly, the platform asks peer providers and peer consumers for the following personal details: profile picture, date of birth, phone number, postcode.

Peer providers also have to include:

- a description of themselves and their expertise,
- years of experience if any,
- specific tasks they are able to perform (i.e. cooking, help with homework, looking after infants etc.)
- job references if available.

Peer providers are also asked whether they want to have their identity document and qualifications verified by Yoopies. To have their official IDs and qualifications verified by the platform, peer providers need to send a good quality photocopy of these documents to the Yoopies team.³ However, this is not compulsory to start using the platform.

1.2.1 Peer consumers

After their first service search, the platform asks **peer consumers** to register on the platform. Once logged in, peer consumers can introduce a service request and message peer providers up to three times. To make a booking for a service, peer consumers must subscribe to the platform and pay the subscription fee.

Peer consumers can simulate their budget for childcare services. The budget simulation service entails four steps. Peer consumers have to indicate:

- type of service: occasional (i.e. one day) or regular (i.e. every week);
- frequency of service: Peer consumers have to indicate the number of hours per week, even of occasional services;
- number of children and age of the last child (less than 3 years, between 3 and 6, or older); and
- income bracket of the household.

On the **peer consumer profile page** the type of account is shown (basic or premium), the level of profile completeness and a publication board where peer consumers can publish requests for services.

Peer consumers can filter peer provider listings by convenience⁴, distance and date of publication but also by reviews and price. The search function has additional criteria as e shown in Figure 3 and detailed in the table below:

Table 1: Additional search criteria available to peer consumers

Profile criteria	<ul style="list-style-type: none">• with picture• with reviews• active in the last three months
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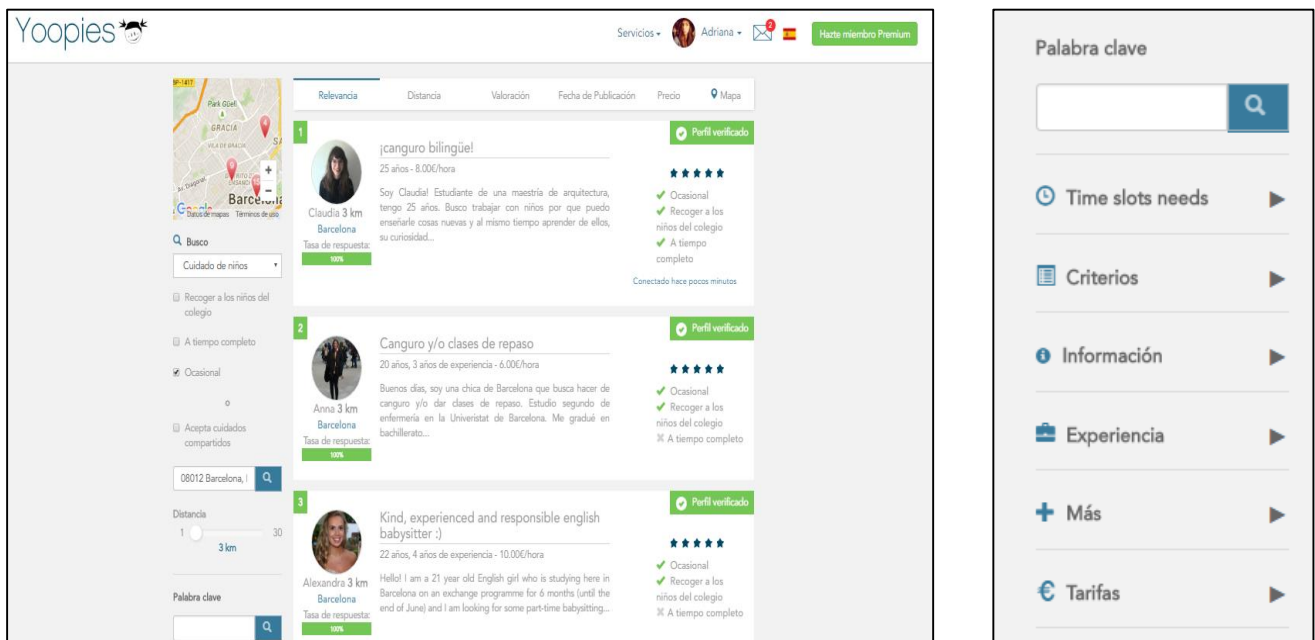
³ Interview with the platform 17/07/2016

⁴ Convenience – depending on tasks that peer providers mentioned they can perform when registering on Yoopies

	<ul style="list-style-type: none"> • childcarer • verified profile • "Coup de coeur" profiles (registered auto-entrepreneurs)
Personal information	<ul style="list-style-type: none"> • gender • level of education • mother tongue • other spoken languages
Experience	<ul style="list-style-type: none"> • years of experience
Other	<ul style="list-style-type: none"> • driving license • own car • smoker/non-smoker • first-aid diploma
Tasks	<ul style="list-style-type: none"> • care of disabled children • event planning • cooking • ironing • help with homework • cleaning
Tariff	<ul style="list-style-type: none"> • price per hour

In Figure 3, the home page of a peer consumer is shown and on the right-hand side the list of additional search features is illustrated.

Figure 3: Yoopies - Peer consumers home screen (website version)



Peer consumers have access to peer provider contact details such as phone number and reviews after paying the subscription fee. Without a subscription they can see the star-rating, how many reviews a provider has, profile verification status, availability, services offered, area, and years of experience.

In each peer provider profile, there is a contact button on the right-hand side.

Figure 4: Peer provider profile page

The screenshot shows a profile for Laura D., a caregiver in Barcelona. The profile includes a circular profile picture with a green checkmark, indicating verification. The name is Laura D., and her location is Canguro en Barcelona. She is 28 years old with 3 years of experience. The profile lists three service categories: 'Ocasional', 'Recoger a los niños del colegio', and 'A tiempo completo'. A section titled 'CUIDADO DE TUS PEQUES' contains a detailed bio in Spanish, stating she is a 27-year-old pharmacy student offering occasional childcare for children aged 3-4. She mentions 2 years of experience as a home monitor and 6 months as a collaborator at Ludoteca PIPOARK. She notes her adaptability to customs and her responsibility, mentioning 16 years of work and study. Her languages are Spanish (native), English (intermediate), and Catalan (bilingual). A 'Perfil verificado' section explains that her contact details and diplomas have been manually verified. A 'Tasa de respuesta' bar shows 100%. On the right side, there is a 'Contactar Laura' panel with a green 'Contactar' button, a field to 'Ver el número de teléfono', and options to 'Añadir a favoritos' and 'Informar sobre este perfil'.

Once subscribed to the platform, peer consumers can make a service booking through the platform by clicking the reservation button on a peer providers profile (Figure 5). Peer providers with an 'auto-entrepreneur' (coup de cœur) status have a heart-shaped logo at the bottom-right side of their profile picture. An informative pop-up appears when sliding the mouse on top of the heart-shaped logo.

Figure 5: Peer provider profile page after subscription

Julie Courtin, Baby-sitter, baby-sitter à Paris
20 ans, 5 ans d'expériences ★★★★★ 1 avis

Occasionnelle | Sortie d'école | Plein temps | 31 décembre

Recherche babysitting
Bonjour,
Je suis étudiante infirmière, j'ai 20 ans et je suis à la recherche de baby-sitting occasionnels, en soirée, pendant les vacances, les jours fériés ou les week-ends. Je fais des gardes d'enfants depuis mes 15 ans, j'ai donc une bonne expérience dans ce domaine. De plus, mes études m'ont permises d'acquérir des connaissances bien utiles face au petits bobos du quotidien.
N'hésitez pas à me contacter pour davantage de renseignements.
Cordialement,
Julie

Coup de cœur Yoopies
Yoopies a sélectionné ce profil sur entretien. Il possède le statut d'auto-entrepreneur, ce qui vous permet de ne pas payer de charges et d'être éligible à des aides supplémentaires

Taux de réponse : 100%
Langues parlées : Français (langue maternelle), Anglais (Courant)
Nationalité : Français
Expériences : 5 ans d'expériences

Permis de conduire : non | PSC1 (premiers secours) : oui
Motorisé(e) : non | A des enfants : non
Non fumeur : oui

12,90 € / h
Ponctuel Régulier
Date : 19/12/2016 | Durée / semaine : 01 h 00
Calculer mes aides >
12,90 € x 1h @ 12,90 €
Total mensuel @ 55,90 €
Aides (CAF, crédit d'impôt...) - 51,71 €
Coût effectif mensuel 4,19 €
Demande de réservation
Envoyer un message
Téléphone
3 familles ont déjà réservé Julie
Ajouter aux favoris
Signaler ce profil

The next step to complete a service booking is to fill in the weekly planning of the childcare service. Peer consumers can describe the service requested in more detail than at the registration phase or request additional services (Figure 6). A summary of the monthly costs is shown after the service request is completed.

Figure 6: Service request and summary of service costs

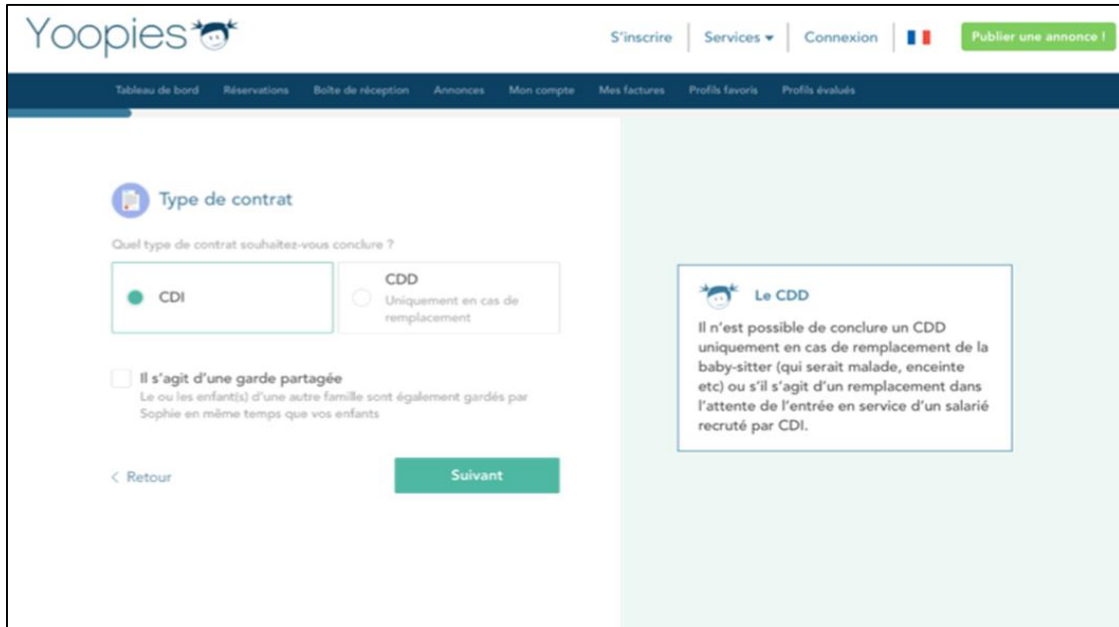
Ma situation
Enfants à charge : 2 | Âge du dernier enfant : 3-6 ans
Situation du foyer : En couple Parent isolé
Revenu fiscal 2015 @ : entre 24 561 € et 54 579 €

À propos de la garde
Je réserve pour une garde : Régulière
Quand ? À partir du : 19/12/2016
Lundi de 18:00 à 20:00
Mardi de 18:00 à 20:00
Mercredi de --:-- à --:--
Jeudi de 18:00 à 20:00
Vendredi de 18:00 à 20:00
Samedi de --:-- à --:--
Dimanche de --:-- à --:--
Date de fin (optionnelle)
 Sauf vacances scolaires

Julie Courtin, Baby-sitter à Paris
20 ans, 5 ans d'expériences
Nombre d'heures par semaine : 8h00
Coût horaire @ : 12,90 €
Total mensuel @ 447,20 €
soit 103,20 € / semaine
+ Charges salariales @ +0,00 €
+ Charges patronales @ +0,00 €
- Aide CAF mensuelle @ -363,29 €
Total mensuel : 83,91 €
- 50% Crédit d'impôt @ -41,96 €
Coût effectif mensuel : 41,96 €
Comment obtenir l'aide CAF ?
Comment obtenir le crédit d'impôt ?
Télécharger mon devis
Code Promo | Appliquer

As a last step, peer consumers need to select a contract type (Figure 7). Yoopies provides two types of contract templates, fixed-term contracts and regular full or part-time contracts, and instructions on how to fill them in.

Figure 7: Type of contracts



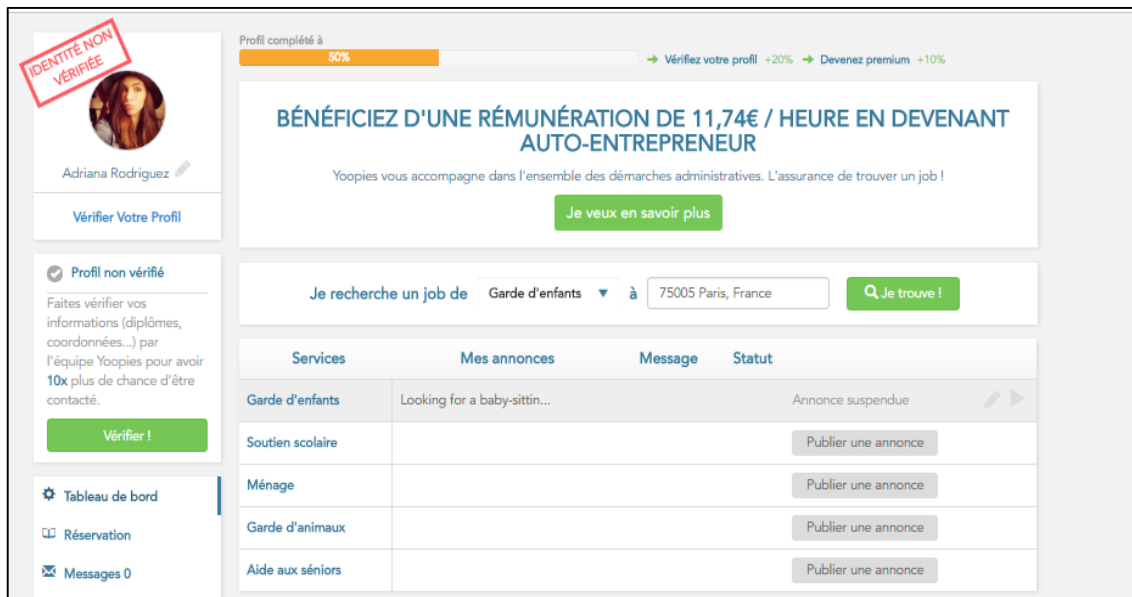
The screenshot shows the Yoopies website interface for selecting a contract type. The page title is "Type de contrat". The question is "Quel type de contrat souhaitez-vous conclure ?". There are two radio button options: "CDI" (selected) and "CDD Uniquement en cas de remplacement". Below the options, there is a checkbox for "Il s'agit d'une garde partagée" with a sub-note: "Le ou les enfant(s) d'une autre famille sont également gardés par Sophie en même temps que vos enfants". At the bottom, there are "Retour" and "Suivant" buttons. On the right side, a box titled "Le CDD" contains the text: "Il n'est possible de conclure un CDD uniquement en cas de remplacement de la baby-sitter (qui serait malade, enceinte etc) ou s'il s'agit d'un remplacement dans l'attente de l'entrée en service d'un salarié recruté par CDI."

Peer consumers are charged weekly for the service once peer providers accept the booking and confirm the service hours.

1.2.2 Peer providers

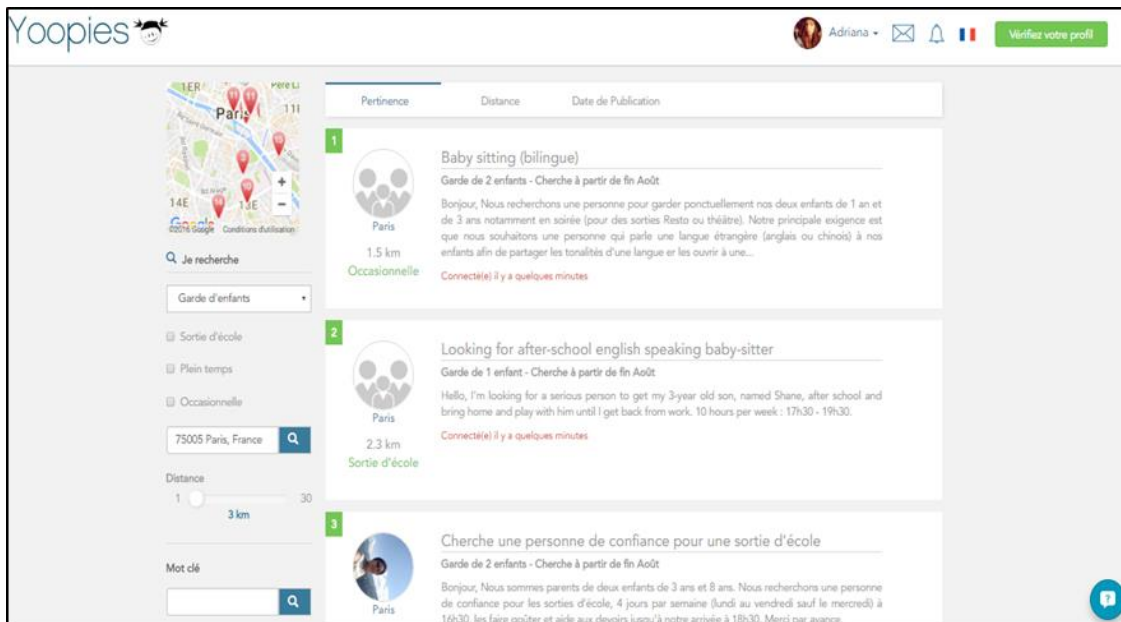
Once registered, the peer provider profile page (Figure 8) shows the status of the profile and their service offer.

Figure 8: Yoopies - Peer provider profile page (website version)



Peer providers can search for job offers by type of service and location (Figure 9), and can filter them by convenience⁵, distance, date of publication, type of activity, frequency of the activity, keyword and availability.

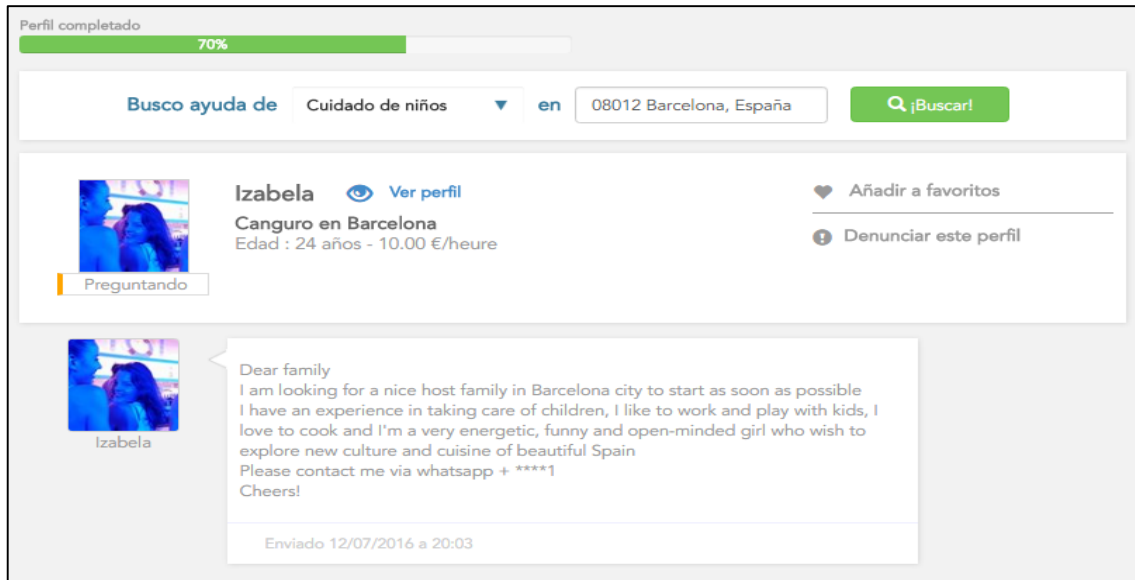
Figure 9: Peer providers home page (website version)



⁵ Convenience – depending on tasks that peer providers mentioned they can perform when registering to Yoopies

Peer providers and peer consumers can contact one another three times before having to pay a subscription fee. Only when both parties are subscribed to the platform can parents complete the booking and proceed with payment.

Figure 10: Platform messaging tool

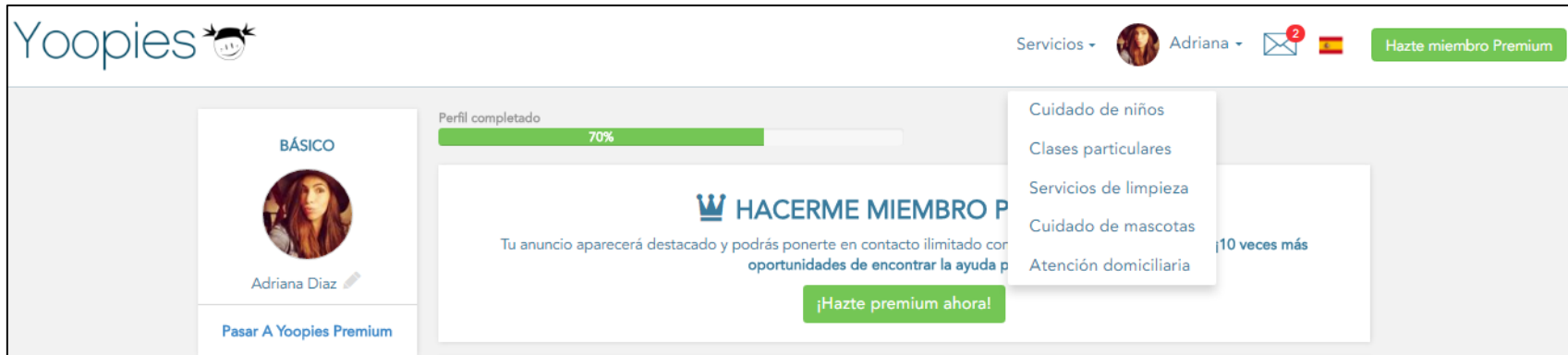


1.2.3 Common features

Some of the platform's features are identical for both peer providers and consumers. These include the internal mailbox system (inbox) with Yoopies contact email, profile settings and change of language.

The only difference is that in the peer provider home page, there is a notification page and in the peer consumer a service drop-down menu. These are illustrated in Figure 11.

Figure 11: Features of peer consumers and providers accounts (website version)



Peer provider platform features (Notifications)

Peer consumer platform features (Drop-down service menu)



1.2.4 Add-on services

The Yoopies team checks the peer provider profile data upon registration to make sure that all obligatory personal information (name, gender, age and phone number) is provided, and that the uploaded picture is a clear face shot.

The platform makes four optional services available to peer consumers and peer provider. These are free of charge except the criminal record check and include:

- **Verification of identity documents** – upon request, the Yoopies team verifies off-line the authenticity of official peer provider documents (e.g. national identification card, passport). Peer providers must send a good quality scan of their ID and the platform verifies it manually against the information submitted during the registration and subscription phases. Subsequently a third party does a so-called "Know Your Customer" check collecting, analysing and checking against other sources for risk factors.⁶ Yoopies may in the future use an external company to verify peer providers identity through facial recognition, but no further details were provided by the platform.⁷
- **Qualification check** (i.e. first aid diploma) - Yoopies verifies diplomas of peer providers that are relevant to the service offer proposed by checking good quality scans manually for name, graduation date, entity that certified the diploma etc.⁸
- **Criminal record checks** – peer providers can send a copy of their "casier judiciaire" (judicial record) to corroborate that they have not been involved in any criminal activities.⁹ The platform charges 4 EUR to conduct this type of check on a peer provider.
- **Behavioural test** – Peer consumers can ask Yoopies to perform a behavioural test of peer providers.¹⁰

⁶ KYC service include the following: 1.Collection and analysis of basic identity information, 2.Name matching against lists of known parties (such as "[politically exposed person](#)" or PEP), 3.Determination of the customer's risk in terms of propensity to commit money laundering, terrorist finance, or identity theft, 4. Creation of an expectation of a providers' transactional behaviour and 5. Monitoring of a provider's transactions against expected behaviour and recorded profile as well as that of the providers' peers.

⁷ Interview with the platform 17/07/2016

⁸ Interview with the platform 17/07/2016

⁹ Interview with the platform 17/07/2016

¹⁰ Interview with the platform 17/07/2016

2 Assessment of the platform

2.1 Evolution of the platform business model

Development of the platform

Yoopies was founded in Paris (2012) by Jessica Cymerman and Benjamin Suchar with financial support of the Erasmus for Young Entrepreneurs programme.¹¹

In 2014, the Paris-based European childcare platform acquired local competitor Yokoro to expand its range of homecare services.¹² Since then, Yoopies has added pet-sitting, tutoring and cleaning services to its service categories.

Babilou group, a company specialized in setting up and managing nurseries for community and business purposes, invested in Yoopies in 2015. This allowed Yoopies to launch a new B2B service which had as its first clients companies such as SNCF (Transilien branch), Societe Generale, Groupe Casino, France Télévisions and Amundi EC.¹³ This B2B service enables employees of these companies to find a baby-sitter who has been recommended by a colleague.

Yoopies today

Besides the website, Yoopies operates an app in France, its main and testing market. According to a spokesperson for Yoopies, the app will be released in other countries where Yoopies operates in the near future.¹⁴

Yoopies uses parents' networks through the Facebook Open Graph to increase trust among Yoopies peer users and to reach a wider network of potential users. By clicking "like" on a Yoopies post shared by a friend or friend of friend, a peer becomes a Facebook fan of Yoopies and will be notified of all Yoopies social media activities. Open Graph stories have four basic elements¹⁵ that explain to peers how Yoopies works and how efficient it is via the opinions of friends or friends of friends.

¹¹ Information available at: <https://blogs.ec.europa.eu/promotingenterprise/tag/yoopies>, accessed on 09/02/2017

¹² Information available at: <https://techcrunch.com/2014/03/20/yoopie-yokoro/?ncid=rss>, accessed on 09/02/2017

¹³ Information available at: <https://www.maddyness.com/finance/levee-de-fonds/2015/06/26/babilou-yoopies/>, accessed on 09/02/2017

¹⁴ Interview with the platform 17/07/2016

¹⁵ Four basic elements: 1. actor - the person who posts the story, 2. app - every story includes attribution to the app that created it, 3. action - activity the actor performs, 4. object - The thing the actor interacts with

2.2 Current business model

2.2.1 Business model and pricing

The **business model canvas** of Yoopies (Table 2) graphically captures the current strategic landscape of the company.

Table 2: Canvas business model for Yoopies

<i>Key partners</i>	<i>Key activities</i>	<i>Value proposition</i>	<i>Customer relationship</i>	<i>Customer segments</i>
<ul style="list-style-type: none"> - community - investors 	<ul style="list-style-type: none"> - product development/ - management - network building - payment/ insurance - customer service 	<ul style="list-style-type: none"> - generating trust among peer users - legal transparency - accessibility - affordability - convenience 	<ul style="list-style-type: none"> - co-creation - automated services 	<ul style="list-style-type: none"> - mass market (parents and people with limited time) - multi-sided platform (targeting both providers and consumers)
	<i>Key resources</i>		<i>Channels</i>	
	<ul style="list-style-type: none"> - community - technology 		<ul style="list-style-type: none"> - direct online: web & apps 	
<i>Cost structure</i>		<i>Revenue streams</i>		
<ul style="list-style-type: none"> - fixed costs - variable costs - advertising/PR 		<ul style="list-style-type: none"> - subscription fees (including B2B) - transaction fees (peer consumers) - investors 		

Contrary to traditional baby-sitting, cleaning, pet-sitting service providers, Yoopies does not act as an employer but it enables peer providers and peer consumers to directly transact with one another. The whole transaction process takes place via the platform, from the budget simulation, demand and supply matching, provision of service contract templates and service payment to earning and expenditure reporting.

Yoopies automated monthly earning and expenditure reports ease the administrative burden of peer providers and peer consumers. In October 2016, Yoopies found that 53,7% of peer providers using the platform declare their baby-sitters after subscribing to Yoopies¹⁶. The platform thus facilitates compliance with tax and employment rules.

In France Yoopies encourages peer providers to become auto-entrepreneur and informs parents they can reduce the cost of babysitting by using the services of 'auto-entrepreneurs' as this has a positive impact on social charges and the financial assistance from the Caisse des Allocations Familiales.¹⁷

¹⁶ Study conducted by Yoopies with 1 204 peer providers

¹⁷ La caisse d'Allocations familiales (CAF). It is a financial assistance service provided by the French government to families with children.

The **main costs** of the platform consist in the technological set-up, fixed costs like servers and insurance costs, and salaries to permanent employees. Capital investment is low, marginal costs are close to zero.

The platform aims to create value by fostering **trust among peers** to facilitate transactions between them, and by generating “network effects”: the more peers sign up, the more the attractiveness of the platform increases.

Trust is encouraged through **peer reviews and ratings**. After each service provision peers are invited to submit a review and rate each other. Yoopies also **checks the personal registration information** of peer providers, and offers as an optional **identity and qualifications verification** services without charge to build trust.

In France, the platform also gives **pricing guidance** by region¹⁸.

Yoopies generates revenue by charging **subscription fees** to peer consumers. Subscription fees range from 3.90 euros to 19.90 per month depending on the options selected. Peer consumers can subscribe for one month, three months and a year. The fee varies depending on the subscription duration and the country. **Error! Reference source not found.** provides details of different types of subscription fees across countries.

Table 3: Subscription fees per country

Country	1-month subscription fee based on 1-month access to the platform	1-month subscription fee based on 3-months access to the platform	1-month subscription fee based on 12-months access to the platform
Spain	9.90 EUR	Not available	3.90 EUR
France	14.90 EUR	9.90 EUR	7.90 EUR
Italy	9.90 EUR	6.90 EUR	4.90 EUR
Belgium	19.90 EUR	14.90 EUR	9.90 EUR
Austria	Free	Free	Free
UK ¹⁹	Free	Free	Free
Portugal	Free	Free	Free
Germany	12.90 EUR	9.90 EUR	4.90 EUR
Netherlands	9.90 EUR	6.90 EUR	4.90 EUR

In Spain, Yoopies also offers **three “contact” packages**. Instead of subscribing, peer consumers can pay for the number of people they are planning to contact; i.e. for six contacts Yoopies charge 10 euros²⁰.

In 2016 Yoopies introduced transaction **fees** in the French version of the platform, adding a new revenue stream. The fee is paid by peer consumers and ranges between

¹⁸ Information available at : <https://yooopies.fr/tarif-baby-sitting>, accessed on 09/02/2017

¹⁹ Information available at : <https://www.facebook.com/YooopiesUK>, accessed on 09/02/2017

²⁰ Information available at: <https://yooopies.es/premium>, accessed on 09/02/2017

10% and 12% of the transaction value. For the moment, the French version of the platform includes both subscription and transaction fees.²¹ The platform intends to introduce transaction fees in other countries once peer users have understood the real value of the service.²²

2.2.2 Payment

Peers consumers pay with Yoopies' online wallet. At the time of the booking peer consumers provide their credit or debit card details. Payments are charged to this card when a peer provider has accepted the service request.

Payments are processed by a third-party service provider, MangoPay.. MangoPay is a European e-money issuer founded in 2012 that targets, among others, sharing economy platforms²³ such as Tryilo, Fubles or Vestiaire Collective. Their service enable platforms to create e-wallets, hold funds, automatically collect their fees and to refund peers²⁴.

MangoPay is responsible for disbursing the funds received from peer consumers to peer providers and, in France the transaction fee to Yoopes. This fee is not clearly stated neither in the invoice nor in the monthly expenses report sent by Yoopies²⁵. It is also not clear whether MangoPay deducts a percentage of the transaction as a fee for its own services.

Peer consumers pay subscription fees also with their Yoopies e-wallet. MangoPay directly transfers these payments to Yoopies. Fees for 1, 3, 12 months' subscriptions are charged upfront.

Yoopies provides a monthly earning and expenditure reports, and invoices based on the service request forms of peer consumers which enable the platform to record transactions. Peers can also access their payment history from their Yoopies account page.

Peer providers receive their payment between 48 to 72 hours after accepting the service request²⁶, or, in case of regular baby-sitting services, weekly. Peer consumers can adjust the hours of regular babysitting services every Monday. The baby sitter is paid 48 to 72 hours after the adjustment.

2.3 Transparency aspects

2.3.1 Information to platform users (clarity, easy accessibility)

The **Tips and FAQ section**²⁷ on Yoopies website is divided into six subsections:

1. How does Yoopies work?
2. Pay and declare your baby-sitter
3. Our mobile application (only available in France)
4. My financial support
5. All you need to know about your children
6. Our other services

In the *pay and declare your baby sitter section* peer consumers find information about **applicable taxes, rules and legal advice**: why and how declare the services of a baby-sitter²⁸, which type of contract to choose²⁹ and the benefits for peer consumers and

²¹ Interview with the platform 17/07/2016

²² Interview with the platform 17/07/2016

²³ Information available at: <https://www.mangopay.com/about-us/>, accessed on 15/12/2016.

²⁴ Information available at: <https://www.mangopay.com/features/>, accessed on 15/12/2016.

²⁵ Mystery shopping 10/07/2016

²⁶ Information available at : <https://yoopies.fr/astuces/remuneration-apres-prestation>, accessed on 15/12/2016

²⁷ Information available at: <https://yoopies.fr/astuces>, accessed on 09/02/2017

²⁸ Information available at: <https://yoopies.fr/astuces/declarer-baby-sitter>, accessed on 09/02/2017

providers of the auto-entrepreneur status³⁰. There is no information about commercial providers in the Tips and FAQ section of the website and it is not clear if commercial providers can use the platform.

The Tips and FAQ section also explains where to find the earning/expenditure reports and invoices and how to obtain financial support from the government for childcare services.³¹ Yoopies also explains differences between types of childcare (parental auxiliary help, au pair, babysitter etc.)³² so that peer consumers understand what each type of service involves.

Peers can contact Yoopies for help with filling out their tax declaration³³. Tax and legal advice services by Yoopies vary from country to country. Currently, tax and legal advice is only available for the French and Belgian versions of the platform; the platform indicated that a team is currently being set up to provide tax and legal advice to peers in Germany.³⁴

In France peer providers of non-professional services can be registered as “auto-entrepreneur” and need to declare earnings above EUR 20.000.³⁵ Not all peer providers registered on Yoopies have auto-entrepreneur status³⁶. But Yoopies Tips and FAQ section encourages them to do so by helping them with the administrative steps, such as registration at the chamber of commerce, how to use and register at the French online portal for auto-entrepreneur etc. Upon request Yoopies will inform peer providers on all steps and advantages of becoming an auto-entrepreneur in a face-to-face session at the Yoopies office in Paris (**Error! Reference source not found.12**).

A peer provider with auto-entrepreneur status is identified by a heart-shaped logo at the bottom-right side of their profile picture (Figure 5).

²⁹Information available at : <https://yooopies.fr/astuces/cdd-cdi-choisir-PE>, accessed on 09/02/2017

³⁰Information available at: <https://yooopies.fr/astuces/déclaration-babysitter>, accessed on 09/02/2017

³¹Information available at: <https://yooopies.fr/astuces/déclaration-babysitter>, accessed on 09/02/2017

³²Information available at: <https://yooopies.fr/conseils/modes-gardes>, accessed on 09/02/2017

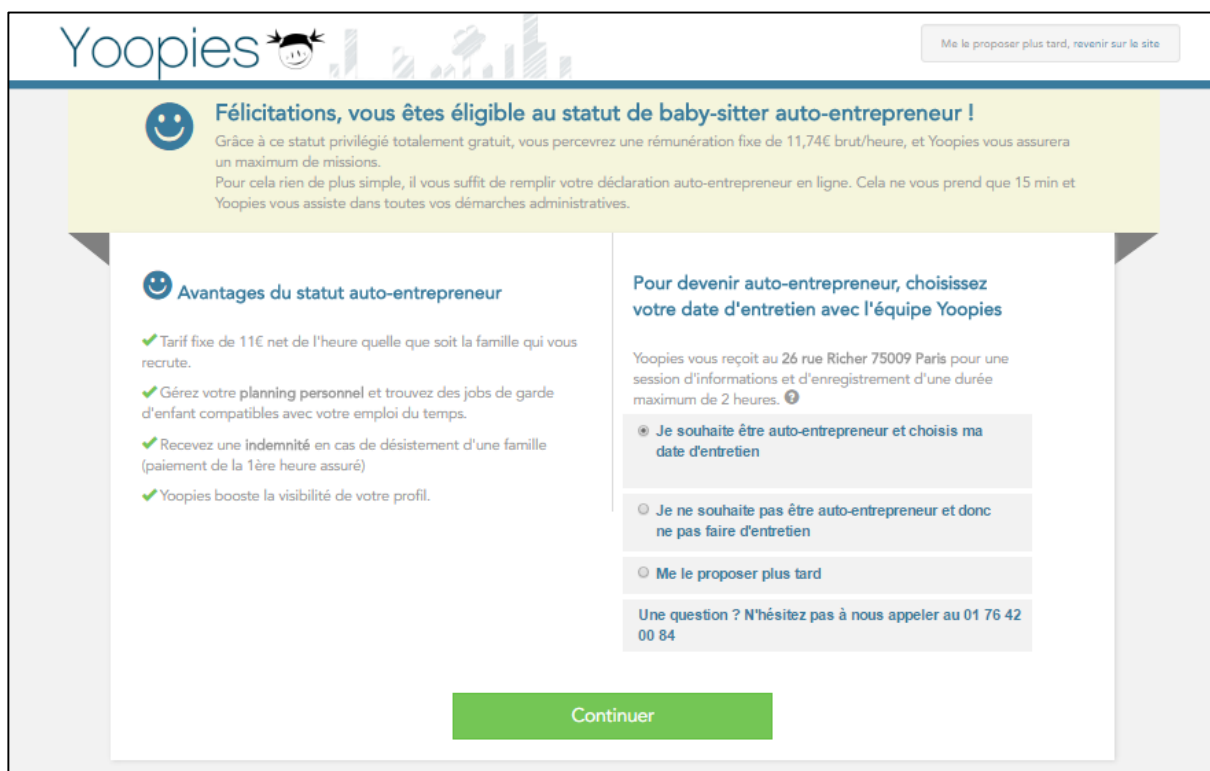
³³Idem.

³⁴Interview with the platform 17/07/2016

³⁵Interview with the platform 17/07/2016

³⁶In order to be registered in the French tax system with the former mentioned status, peers need to have a 24/7 land line and an office place.

Figure 12: Yoopies information pop-up



The Tips and FaQ section is transparent about the process of peer providers' identity and qualifications verification³⁷. The platform explains that Yoopies validation team verifies the information provided during registration and subscription against official identity documents, certificates etc.³⁸ Peer provider profiles that have been verified are clearly marked with a green tick.³⁹

Information on the **national average hourly rate** by area for baby-sitting services in France are based on a Yoopies study involving 300,000 babysitters⁴⁰(Figure 13). Information on how to set an average hourly rate is available in the Italian and German versions⁴¹. In Spain, Austria, UK, Portugal and Netherlands this is currently not available.

Subscription fees are clearly explained to peer consumers at the registration process. But there is little transparency about the amount of transaction fees as applied in France.

Figure 13: Hourly rate suggestions for non-professional providing childcare services in France

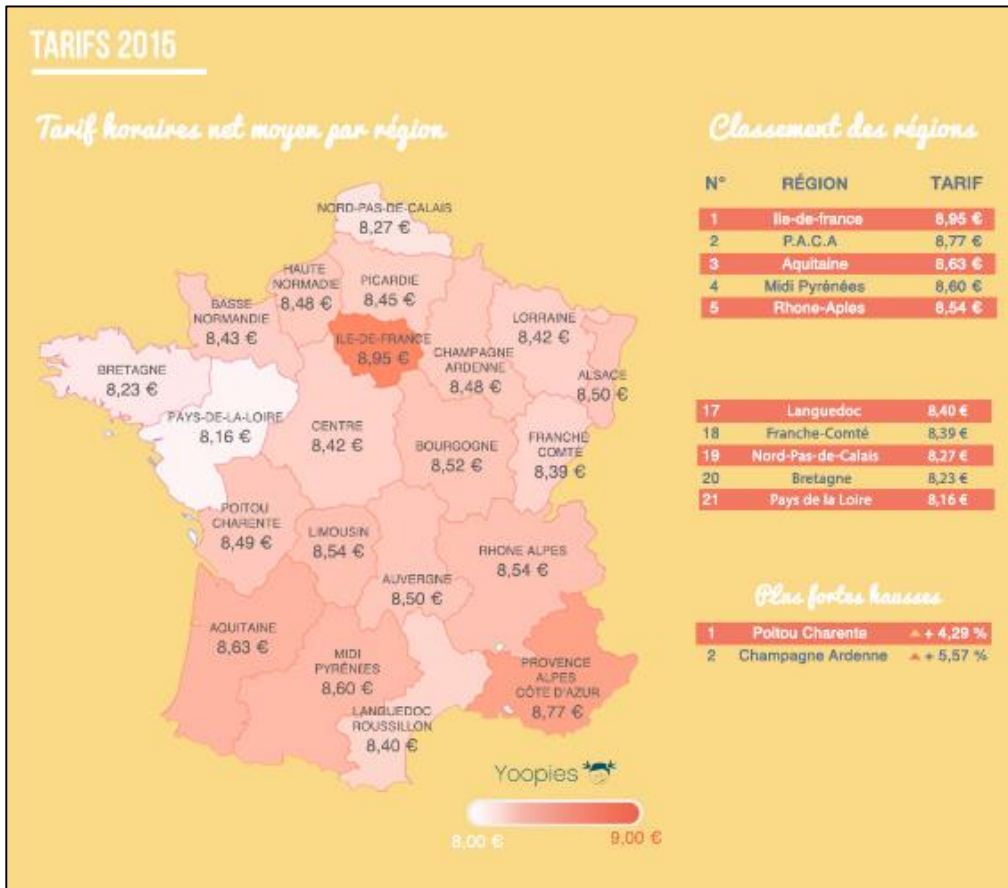
³⁷ Only on in the French and German website.

³⁸ Information available at: <https://yoopies.fr/astuces/profil-verify>, accessed on 09/02/2017

³⁹ Mystery shopping 10/07/2016

⁴⁰ Information available at : <https://yoopies.fr/tarif-baby-sitting>, accessed on 09/02/2017

⁴¹ In Italy it is advised to consider levels of knowledge and experience in childcare of peer providers. In Germany, Yoopies information is very limited, specifying only that prices should be between EUR 7 to 10 per hour.



The French, German and Italian versions of the Yoopies website give information on **safety issues and safety advice**; the UK and Spanish versions lack any safety advice.⁴² Yoopies informs parents about how to solve problem with a childcarer, e.g. in case a baby-sitter does not show up. But there is **no information about the role of the platform and its responsibility** in case something goes wrong.

There is no clear information either about the **responsibility of the platform for the completeness, accuracy or veracity of the information in the listings and profiles** of peer providers in the FAQ and Tips section; only in its Terms and Conditions the platform claims not to be liable for this type of content. The monitoring and surveillance mechanism is not explained to peers in the FAQ and Tips section either. And only the Terms and Conditions provide clear information about what happens in case of cancellation.

In many respects information provided to peers is clear and transparent, notably about tax issues. However, transparency about transaction fees and about how to report a problem and the role of the platform when something goes wrong is limited and only found in the Terms and Conditions..

2.3.2 Terms and conditions

Yoopies **Terms and Conditions** are structured into numbered paragraphs and subheadings. The content and structure differ between the different Yoopies national websites. The

⁴² Information available at :<https://yoopies.fr/conseils/problemes-nounou-sos>, accessed on 09/02/2017

content of terms and conditions differs between national versions of the website. According to the platform, this is due to differences in national legislation relating to the services provided by Yoopies peers. The platform confirmed that only the French and German Terms and Conditions are very detailed⁴³.

Table 4 shows differences between T&Cs in France/Belgium, Spain and Italy/Germany/Austria/Netherlands:

Table 4: T&Cs differences

T&Cs Yoopies (FR/BE)	T&Cs Yoopies (ES)	T&Cs Yoopies (AT, DE, IT, NL)
<ol style="list-style-type: none"> 1. Legal Notice 2. Objective of Yoopies activities 3. Acceptance of General conditions -including information provided on 3,4,5 and 6 sections of the Spanish T&Cs and additional information: <ul style="list-style-type: none"> ▪ definitions ▪ intellectual property ▪ description of service ▪ quality assessment ▪ remuneration of the company ▪ right to retract ▪ sanctions on negligence ▪ suspension and termination ▪ laws applicable 	<ol style="list-style-type: none"> 1. Legal Notice 2. General conditions 3. Matching service between parents and babysitter/ au-pairs 4. Yoopies responsibilities 5. Conditions to access services 6. Data protection and privacy policy 	<ol style="list-style-type: none"> 1. General information/conditions 2. Matching service between parents and babysitter/au-pairs 3. Yoopies responsibilities 4. Conditions to access services 5. Data protection and privacy policy
<p><i>The Portuguese version of Yoopies has T&C available in French</i></p>		

Yoopies does not accept responsibility for the completeness, accuracy or veracity of the information in the listings and profiles of peer providers. It declines liability for their content, stating that the authors of listings and profiles must assume full responsibility, risk and liability for their content.⁴⁴

The terms and conditions specify that Yoopies is not a party to contracts between peers. Therefore, the **platform cannot be held liable**⁴⁵ if difficulties occur during a service. It can also not be responsible if any harm (personal, physical, material and financial) occurs during a service.

Yoopies however does provide model contracts for peer-to-peer transactions that peers can use. These contracts can only be accessed by peers who are subscribed to the platform.

⁴³ Interview with the platform 17/07/2016

⁴⁴ Information available at :<https://yooopies.fr/cgv/>, accessed on 09/02/2017

⁴⁵ Information available at :<https://yooopies.fr/cgv/>, accessed on 09/02/2017

The Terms and Conditions oblige peers not to post or disseminate content that may hinder or interrupt communications between users, or to disclose personal contact information on their profile page.

Yoopies reserves the right to delete messages to maintain normal use and quality of service for other users.⁴⁶ and to block accounts of peers who do not comply with its Terms and Conditions, without entitlement to any indemnity or refund.

2.3.3 Data protection

Data protection rules differ between national versions of the platform. The UK platform describes its use of data in the Terms & Conditions in the **data protection and privacy policy section**.⁴⁷ It states that the platform is committed to protecting users' privacy and that Yoopies.com defines the type of information collected and the method used, the use made of this information and how this is protected.

Data is collected only when handling requests from peer users. The information collected includes⁴⁸:

- names of children, parents, babysitters and nannies
- address
- phone number
- email address and IP address
- number of credit card / debit details

In the **personal information section**, it is explained how users' personal information might be used: for contacting users if someone answers to an ad, for legal or administrative purposes, for statistical and market analysis, to test systems for surveys with users and for customer service communications. Yoopies may also disclose personal information to third parties who act on behalf of Yoopies for "agency data processing" or, with the consent of the users, to third party service providers.

The French Yoopies website states that the platform does not sell or rent peer users personal data to third parties for marketing purposes without peer users formal consent.⁴⁹

2.4 Trust building and verification of information

2.4.1 Peer reviews and ratings

Peer reviews and the rating system are a key element for building and maintaining trust in the platform.

The Yoopies' **peer rating system** consists of a star rating system and written feedback from peer consumers about peer providers. The star rating is visible for anyone using the website while written reviews are only visible if peer consumers are subscribed to the platform. The number of reviews can be seen without being registered (Figure 14).

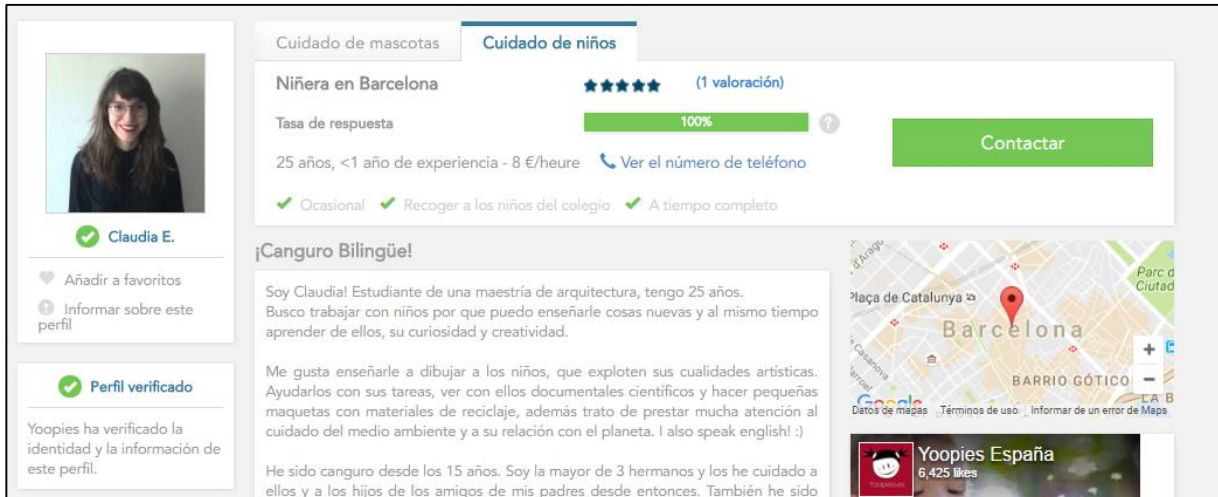
Figure 14: Peer provider page

⁴⁶ Information available at :<https://yooopies.fr/cgv/>, accessed on 09/02/2017

⁴⁷ Information available at :<http://yooopies.co.uk/cgv/>, accessed on 09/02/2017

⁴⁸ Information available at :<https://yooopies.co.uk/cgv/>, accessed on 09/02/2017

⁴⁹ Information available at :<https://yooopies.fr/cgv/>, accessed on 09/02/2017



The platform plans to introduce a **peer consumer rating system** but no specific details or timeline were given.⁵⁰

Yoopies claims not to be responsible for the content of reviews posted on their website, but the platform **monitors user reviews** through a keyword search mechanism after reviews are published. It reserves the right to remove reviews if peer providers provide a substantiated request for amendment or removal.⁵¹ The Terms and Conditions also state that Yoopies reserves the right to remove reviews if they are old or no longer seem to match the quality of more recent performances of the peer provider.⁵²

2.4.2 Verification of peer information by platform

During registration, the platform asks peer providers and peer consumers to submit a profile picture, date of birth, phone number, and postcode. **Peer providers** also have to include a description of themselves and their expertise, years of experience, if any, and job references if available. All this information is checked for consistency by the Yoopies moderation team⁵³. For example they check if a profile picture shows a person, and may ask to change the picture before activating the account⁵⁴.

Peer providers are asked to send a copy of their identity documents and/or qualifications for verification by Yoopies. This is not compulsory, but the profile will show if peer providers' identity document/qualifications have been verified or not. According to the platform, a large number of peer providers have their documents verified, as this increases their chances of getting hired⁵⁵.

Yoopies verifies an **electronic version of an identity document, passport and work visa** (for non-EU-citizens) against the information provided at registration (name and age). Qualifications are verified by checking whether the name and surname of the certificate holder matches the peer provider's name and surname⁵⁶.

Peer consumers as well as the platform can ask providers to have their national ID and qualifications verified by the platform before any transaction takes place.

⁵⁰ Interview with the platform 17/07/2016

⁵¹ Information available at :<http://yooopies.co.uk/cgv/>, accessed on 09/02/2017

⁵² Information available at :<http://yooopies.co.uk/cgv/>, accessed on 09/02/2017

⁵³ Interview with the platform 17/07/2016

⁵⁴ Mystery shopping 10/07/2016

⁵⁵ Interview with the platform 17/07/2016

⁵⁶ Idem

Yoopies performs **criminal records checks** of peer providers on a voluntary basis.⁵⁷ Usually, the platform charges 4 EUR to conduct such checks but it does so free-of-charge for very tailored profiles or profiles with many positive reviews.⁵⁸ Criminal records checks are also conducted upon request from peer consumers. Yoopies asks providers to send a "casier judiciaire" (judicial fiche) to check if have they been involved in any criminal activities.

Peer consumers can also ask for a behavioural test of a peer provider. This test confronts them with complex situations to gauge their reaction, such as what would the peer provider do if they are showering a baby and the phone rings?⁵⁹

To further improve the accuracy and veracity of the information in listings and profiles, Yoopies performs **monitoring and surveillance activities**. These activities include keyword searches, for example to take down content containing inadequate wording, and tracking of peer provider behaviour on site⁶⁰.

2.5 Complaints, redress and insurance

2.5.1 Complaints handling mechanisms

Yoopies does not have a **complaint handling mechanism**. According to the platform, it is only in charge of the matching service and not of the quality, efficiency and effectiveness of the service provided by the peer provider.⁶¹ The platform further informed that the only type of complaints it receives relates to the documents it delivers to peers, such as monthly earnings/expenditure reports.

Peer users can contact Yoopies through the website contact page, support email address or phone number from Monday to Friday from 10 am to 6pm)⁶² to ask any questions related to Yoopies services. Peer users could use any of these channels for complaints, but it is not stated that these channels can be used to file a complaint. According to the platform, there is no real need to have a complaint handling mechanism, only a team that solves technical requests.⁶³

2.5.2 Access to redress

Article 20⁶⁴ of the French version of the terms and conditions, any disagreement or dispute which is not settled amicably shall subject to the rules and procedures of the Civil Code. Article 20 does not refer to the parties involved in the disagreement or dispute, thus it might be either a dispute between peers, a peer and the platform or both.

In the service description section in the French version of the T&Cs, rules for cancelling are set out⁶⁵. **Peer consumers** can cancel a service within 48 hours after requesting it. If they cancel a service more than 48 hours after requesting it they are charged a 15 EUR cancellation fee. In the case of regular services, peer consumers need to directly contact the peer provider to warn them about the cancellation. A peer consumer can only cancel a regular baby-sitting service after evaluating the quality of the service. Peer consumers can terminate the automatic renewal of a premium subscription by clicking on the "Suspend automatic renewal" button in the "My Account" section.

⁵⁷ Interview with the platform 17/07/2016

⁵⁸ Interview with the platform 17/07/2016

⁵⁹ Interview with the platform 17/07/2016

⁶⁰ Interview with the platform 17/07/2016

⁶¹ Interview with the platform 17/07/2016

⁶² Information available at :<https://yoopies.fr/astuces/securete-profils#>, accessed on 09/02/2017

⁶³ Interview with the platform 17/07/2016

⁶⁴ Information available at: <https://yoopies.fr/cgv/>, accessed on 09/02/2017

⁶⁵ Information available at: <https://yoopies.fr/cgv/>, accessed on 09/02/2017

Peer providers can cancel or readjust the hours/timing of a service 48 hours prior to the service. In case of a cancellation, the payment will be reimbursed to the peer consumers if the peer consumer is not able to find a replacement on Yoopies.

Yoopies reserves the right to close a peer user's account in case of too many interruptions or cancellations take place.

2.5.3 Access to Insurance

Yoopies does not provide insurance services to platform users.

2.6 Cross-border dimension

The cross-border potential of Yoopies services is very limited as peer consumers generally look for providers in their neighbourhood. Location is key for services provided by non-professionals on Yoopies.

3 Conclusions

3.1 Main findings

3.1.1 Contribution to the business model typology

Yoopies influences the way transactions occur between peers by fostering trust through different mechanisms. The Yoopies business model shares several characteristics with the second type of business model identified in the Final Report (**active management**) because it:

- Actively matches demand and supply through search functions/filters and instant messaging system;
- Runs user information checks (through email or social media);
- Facilitates (optional) pre-screening (verification of identity document and criminal record check);
- Monitors user activity and controls over access to platform;
- Provides non-binding pricing guidance;
- Provides guidance for P2P interactions (model contracts for P2P transactions);
- Manages peer review and reputation system (ratings); and
- Monitors peer reviews with the right to delete them.

Yoopies business model is shifting from an only subscription fees (including contacts packages) model to one with several revenue streams – including transaction fees, so far only in France.

3.1.2 Transparency of the platform, including information provided to peers

Yoopies' level of transparency is relatively high. Through Yoopies tips and FAQ page and while using the platform, peers are aware of their tax obligations, entitlement to government financial support, hourly rates for services, safety requirements and verification activities of the Yoopies team.

But only in the T&Cs can peers find information on the platform's liability, data protection practices and Yoopies member responsibilities when using the platform.

The platform provides model contracts, which contributes to setting clear terms and conditions for the P2P transaction.

There are some aspects in which Yoopies lacks transparency. Yoopies does not provide clear information on the role of the platform and its responsibility towards peer users when something goes wrong.

3.1.3 Trust building and verification of information

Trust building relies mainly on the peer provider review and rating mechanism; Yoopies does not yet have a review or rating system for peer consumers. Yoopies monitors and controls user reviews and in specific circumstances can remove reviews from peer profiles.

Yoopies can check peer providers' offline identity document and qualifications but this step is not compulsory. Peer consumers can also ask for background checks and a behavioural test before engaging in a transaction.

3.1.4 Access to complaints, redress and insurance

Peers can contact the platform through the contact page, email or phone. However, the platform does not have a complaint handling mechanism in place and only deals with technical complaints about the functionality of the platform. Yoopies does not provide insurance to platform users.

3.1.5 Cross-border issues

The **cross-border potential** of Yoopies services is limited due to the nature of services provided.

3.2 Good practices

Yoopies provides different tools to increase peer consumers trust in the matching service.

1. Clear indication on the listing or the peer profile whether the (peer) provider is a private individual or a professional/business.
2. Verification of peer providers official identity documents and qualifications free of charge on a voluntary basis.
3. Peer consumers can pay the platform for performing a criminal record check on the peer provider and/or a behavioural test.
4. Pricing guidance is very detailed and based on data collected by the platform. However, this information is only available in France at the moment and it is limited to one type of services provided through the platform (childcare).
5. Stimulating and personal assistance with legalization of peer provider activity and becoming auto-entrepreneur in France.
6. Assistance with tax declaration by sending monthly earning and expenditure reports at the end of each month, and additional help provided upon request.
7. Disclosure of personal information to third parties only with the consent of the users to third party service providers.

3.3 Elements of concern

The platform excludes any liability for transactions between the peers and for the veracity and accuracy of the information in peer profiles – although it actively seeks to create trust by verifying this information.

There is no complaint handling mechanism, nor any information on what to do in case of conflict between peers.

3.4 Future developments

Yoopies plans to implement a peer consumer rating and review system alongside the current peer provider rating and review system⁶⁶.

⁶⁶ Interview with the platform 17/07/2016