

Evolving Marketplaces

Lessons in Monetization and the Rise of the AI Sales Agent

 Adrian Daniel

| Founder Expert24.ro | CEO Decagon Solutions |



Digital Marketplaces Association — Zurich 2025

Who I Am & What We Do



Adrian Daniel

Founder

- ✓ Building and operating marketplaces since 2010
- ✓ Experience working with European media groups
- ✓ Background in developing scalable marketplace technology
- ✓ Focused on marketplace monetization, automation, and operational efficiency
- ✓ Passionate about converting complex workflows into simple, predictable systems



Expert24.ro

Services Marketplace

- ↗ 5 years of experiments across three monetization models
- 🤝 Specialised in white collar services lawyers, accounts, architects.
- ⟳ Transitioned from commission → pay-per-lead → subscription with automated lead delivery
- 🚀 Evolving into an AI-powered marketplace platform with an autonomous AI Sales Agent

Today's Journey



Monetization Models

- Commission Marketplace (2020)
- Pay-Per-Lead + Credits (2024)
- Subscription + AI Agent (2025)



The Breakthrough Model

- Subscription + Automatic Lead Delivery
- Eliminating cherry-picking



Marketplace Behavioral Insights

- Expert behavior patterns
- Monetization model effectiveness



AI Sales Agent Transformation

- AI-managed conversion funnel
- Measurable improvements

The Challenge of Services Marketplaces



Low-Frequency Categories

Services marketplaces struggle with infrequent purchasing



High Trust Requirements

Services require higher trust levels than products



Hard to Validate Outcome

Service quality and outcomes are difficult to assess



Strong Price Variance

Services markets are highly sensitive to price changes



Long-Tail Expert Base

Large base of SMEs and freelancers with varying quality



Key Insight

Monetization is harder than traffic. And harder than matching.

Model #1: Commission Marketplace (2020 - 2023)

💡 The initial idea

- 🔨 **Unlimited bids** - No limit on number of bids per lead
- 🏆 **Cheapest bid wins** - Auction logic determines the winner
- 💰 **Marketplace earns only** when the deal closes

↳ What we learned

- ⚡ **Price war** - Experts competed on price, driving rates down
- 🟡 **Low margins** - Minimal profit for the marketplace
- 👤 **Lower acquisition costs** - Service providers join due to no upfront costs or risks

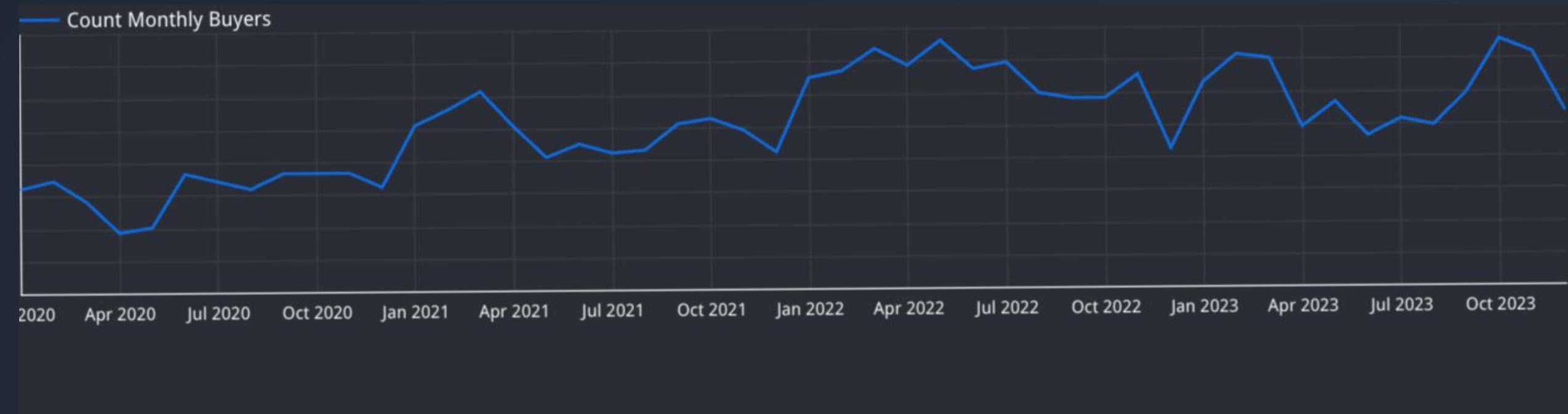


Model #1: Commission Marketplace (2020 - 2023)

Active bidders



Active payers



Trying to Build Smart Matching Algorithm

Improvements Added



Location Relevance

Prioritized experts based on geographical proximity to the job location



Payment History Scoring

Ranked experts based on their history of successful payments



Boosters for New Experts

Provided temporary visibility advantages to new experts joining the platform



Price Normalization

Excluded extreme price values to create more reasonable price ranges



Outcomes



Positive Results



Better matches between experts and jobs



Higher satisfaction among users



Challenges Remain



Negative unit economics still persist



Commission model still doesn't scale

Time Matters — The 30-Minute Rule

Time-Based Lead Management



Lead Assignment

30 minutes to accept



Reassignment

2nd chance



Final Reassignment

3rd chance

Conversion rates improved

⚠ Required human team intervention

Implementation Details

- ✓ Experts had 30 minutes to accept leads
- ✓ Unaccepted leads were reassigned
- ✓ Introduced 2nd and 3rd chances

Balance of Benefits & Challenges

Benefits

↑ Improved conversion

↑ Better user experience

Challenges

⚠ Human team calling required

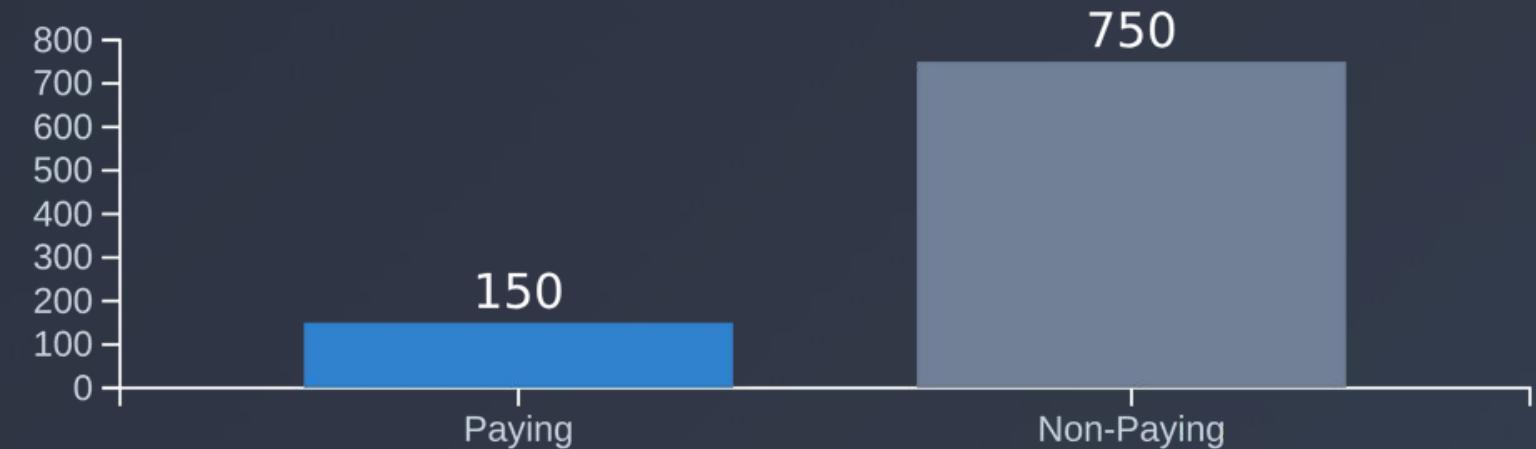
⚠ Increased operational costs

The Reality After 3 Years

Key Metrics

 Active Bidders / Month	 Paying Bidders / Month
900	150
 Conversion Rate	 Commission
15-20%	10-20%

Paying vs. Non-Paying Bidders



The Verdict

- ✖ **Free bidders stayed for years** - creating unsustainable costs
- ✖ **Break-even only after manual ops** - not scalable
- 💡 **Commission doesn't scale for low-frequency markets**

Model #2: Pay-Per-Lead + Credits (2024)

🎯 Goals

- ✓ Move from "earn on success" to upfront monetization
- ✓ Increase predictability
- ✓ Charge for access to client details

➡ Smooth Transition Strategy

Implementation

- 👤 Low performers auto-switched
- ⭐ High performers kept commission temporarily

⚡ Migration Progress



The Pay-Per-Lead Uptake Was Strong Initially



Initial Success

Revenue Increased



Pay-per-lead model showed strong revenue growth



Payers Spent Credits

Users spent both credits + commissions



Early Traction

Promising signs of market acceptance

The Pay-Per-Lead Uptake Was Strong

Initially

Revenues Trend



When Experts Became Picky

⚠ The Problem



Expert Behavior
Only bought "perfect" leads



Selection Bias
Ignored everything else



Credit Consumption
Collapsed to near zero



Role Reversal
"Debt collectors" became "credit sellers"

Model #3: Subscription + Automatic Lead Delivery

(2025)

💡 Why It Works

- ✓ **Experts want predictability**
Subscription model provides consistent pricing
- ✓ **Marketplace wants MRR**
Recurring revenue for sustainable growth
- ✓ **No cherry-picking**
Algorithmic assignment prevents expert selection bias

⚙️ Key Elements

Monthly Plans



Start

For individual experts



Pro

For growing businesses



Enterprise

For established companies

Algorithmic Lead Assignment



- > No bidding process
- > No per-lead purchasing
- > Automatic, fair distribution

The Breakthrough

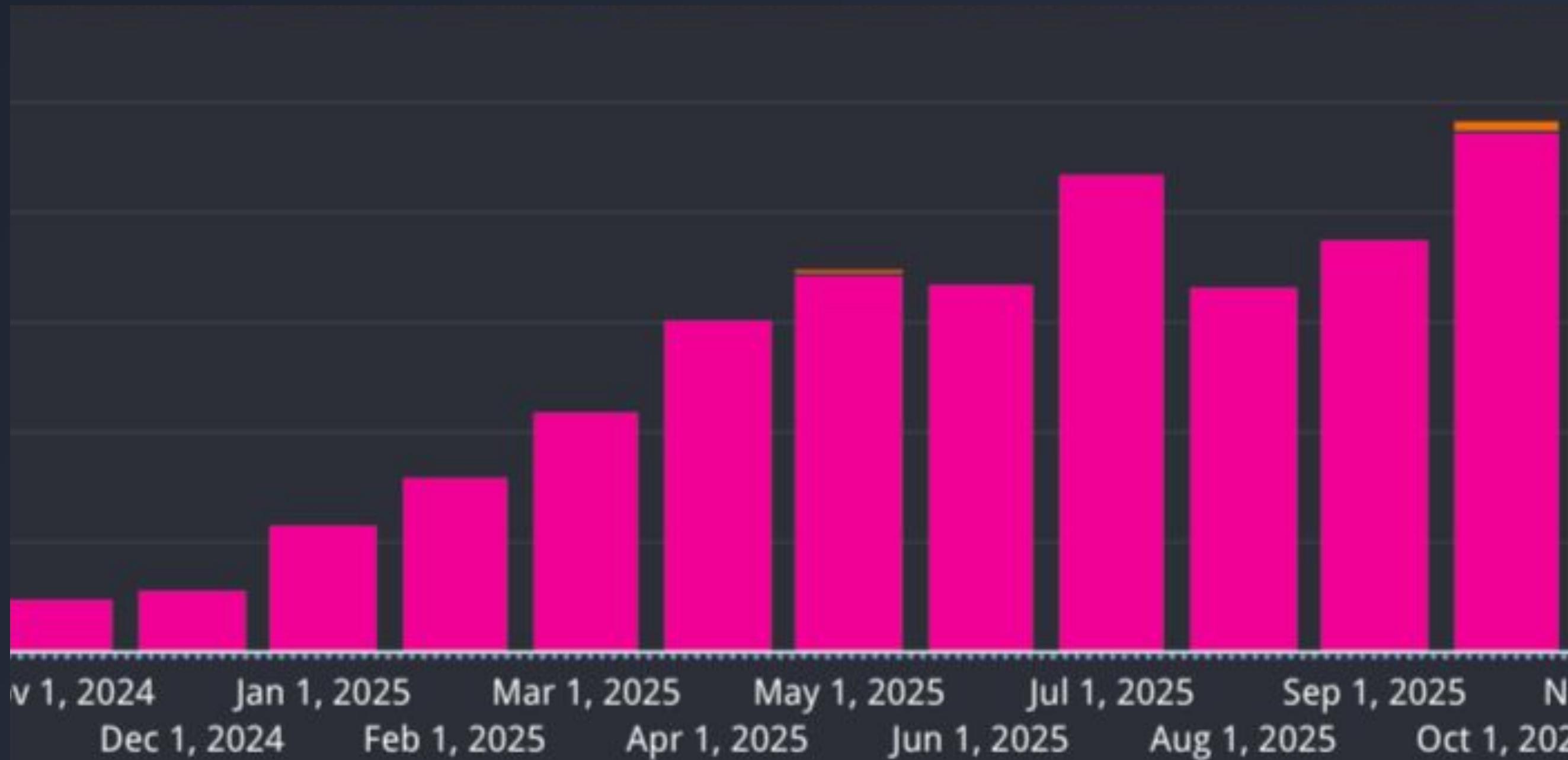


This model finally scaled

Model #3: Subscription + Automatic Lead Delivery

(2025)

Active Subscriptions



Impact of Subscription Model



Stable MRR

Consistent monthly revenue stream, providing financial stability and growth predictability.



Predictable Cash Flow

Regular revenue patterns enable better financial planning and business sustainability.



Lower Churn

Reduced customer turnover rates lead to better retention and increased lifetime value.



Reduced Sales Staff

Reducing operational costs and increasing efficiency.



Faster Time-to-Contract

Drastically reduced time to convert leads into paying customers, improving sales efficiency.



Happier Experts

The best feedback we've received - experts are more satisfied with the platform.

This model finally scaled.

How AI Enhance Marketplace Monetization



Lead Qualification

Virtual AI Agent initiates outbound calls to validate and complete new leads.



Warm-up Cold Calling

AI performs large-scale outreach and introduces freemium packages to service providers.



Automated Call Transfer

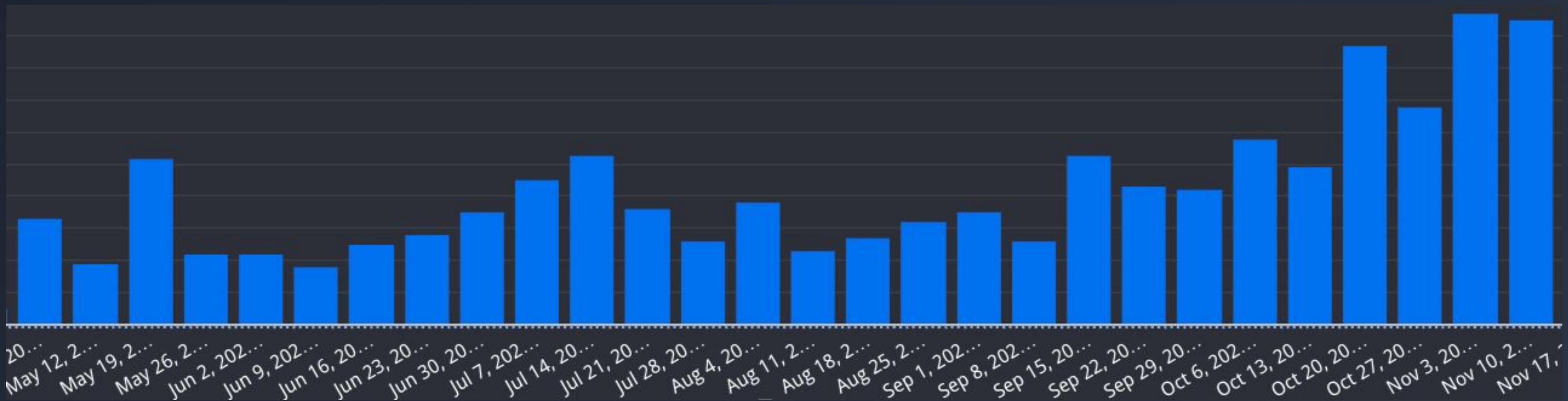
AI initiates outbound calls on behalf of service providers and seamlessly transfers live calls to them.



AI is the new marketplace ~~salesperson~~-sales assistant, enabling daily operations with consistent performance.

How AI Enhance Marketplace Monetization

New Service Providers Accounts



Lessons for Services Marketplace

Operators



1. Commission Limitations

Commission models don't scale for low-frequency or high-trust markets



2. Pay-per-lead Issues

Pay-per-lead misaligns expert incentives and creates cherry-picking behavior



3. Subscription Benefits

Subscription models align value + stability for both marketplace and experts



4. Automation Value

Automation reduces operational drag and improves efficiency



5. AI Impact

AI can improve monetization through smart lead management



6. Decision Removal

Remove decisions → increase conversions through streamlined processes



7. Perfect Lead Buying Behavior

Don't trust "perfect lead buying behavior" — it kills marketplaces by creating imbalanced supply and demand

Thank you

Happy to connect!



Website

expert24.ro



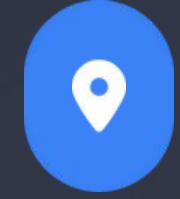
Email

adrian.daniel@expert24.ro



LinkedIn

linkedin.com/in/adriandaniel



Location

Romania

Let's discuss marketplace monetization strategies