

Press release
Zürich, 27 January 2025

2024 innovations: how SMG is sustainably shaping the digital landscape

Since being founded in 2021, the SMG Swiss Marketplace Group has continuously consolidated its position as one of the leading providers of digital marketplaces in Switzerland. Last year, SMG once again set groundbreaking new trends in the digital landscape with targeted innovations, a clear focus on sustainability and state-of-the-art security technology.

The SMG Swiss Marketplace Group made excellent progress in 2024. Numerous innovations have made its platforms more efficient, user-friendly and secure – with real added value for users.

Progress in all areas: innovations for the future

SMG has made significant progress in all four business areas. Here's an overview:

Two pioneering innovations have been implemented on its **general marketplaces** (Ricardo, tutti.ch, anibis.ch):

- **Ricardo AI:** an integrated scan function automatically creates a complete listing using just one photo – including product titles, descriptions and relevant categories. This saves sellers a considerable amount of time, while buyers can find similar items on the platform by taking photos of their desired products.
- **Ricardo MoneyGuard:** an optional Ricardo service that protects both buyers and sellers and enables transparent processing. The purchase price is only approved once the item has been delivered and checked. If there are any problems, the customer service team will help resolve them.

In the **automotive** sector (AutoScout24, MotoScout24), several innovations have further advanced future mobility:

- **EV Hub:** supports prospective and existing electric car drivers with tools such as a range calculator, charging map with real-time information, cost and charging time calculator, and the AI chatbot E-Scouty for personalised tips and vehicle recommendations.
- **AutoScout24 Direct:** a straightforward digital sales process that efficiently connects private individuals and retailers – a win-win situation for the Swiss C2B market.

- **Website and app relaunch:** improved navigation, an attractive design and tailored recommendations ensure an optimised user experience. Tools such as a vehicle comparator have also been integrated to help with purchase decisions.

SMG's **real estate** platforms (ImmoScout24, Homegate, Flatfox, alle-immobilien.ch, Immostreet.ch, home.ch, Publimmo, Acheter-Louer.ch, CASASOFT, IAZI) also launched further innovations for the Swiss property industry in 2024 to make their customers' lives even more efficient.

- **Digitalisation of the rental process:** adding Flatfox to the portfolio represents another pioneering step towards a comprehensive digitalisation of the rental process. By integrating Flatfox's digital solutions into SMG real estate's other property marketplaces, both real estate professionals and private users benefit from maximum efficiency, increased visibility and innovative products in the rental housing market.
- **Automated listing creation:** the collaboration between CASASOFT and IAZI has resulted in a completely new listing process for property professionals. Automated data integration using a comprehensive database simplifies and accelerates the creation of listings by adding up to 35 relevant property details with just one click. AI-generated listing descriptions also enhance automated listing creation. This combination saves an average of around 14 minutes per listing. This extra time allows property managers and estate agents to channel more resources into the essential aspects of marketing and direct customer contact.

In the **finance & insurance** sector (FinanceScout24, moneyland.ch), services have again been significantly improved. This is also reflected in the [results of the Swiss Industry Monitor 2024](#), which once again confirmed the high level of customer satisfaction and excellent service.

- **Optimised functionality:** comparing quotes and concluding contracts have been simplified to offer even greater efficiency and flexibility. New features such as number plate search also make the platforms easier to use.
- **Partner Hub:** a service that makes it easy for car dealers to offer finance and insurance – a practical add-on that accelerates processes and improves customer loyalty. The introduction of leasing as a product represents a significant expansion, especially for the lease-driven automotive market.
- **Expanded content and tools:** the [acquisition of moneyland.ch](#) has specifically expanded the range of free editorial content and tools. These offer users guidance with complex financial and insurance issues and provide expert, neutral assistance with their decision-making.

All this progress shows that innovation isn't a means to an end, but aims to meet users' needs. Every innovation, no matter how small, contributes to the outcome by making processes faster, more efficient and more user-friendly.

Circular economy pioneers – for 25 years

Innovation also means rethinking the tried-and-tested. It is now more important than ever to explore new horizons by adopting technological approaches, especially in the second-hand sector. Ricardo, one of the most popular online marketplaces in Switzerland, celebrated its [25th anniversary](#) in 2024, thereby setting standards in the circular economy for a quarter of a century. Together with anibis.ch

and tutti.ch, Ricardo demonstrates that sustainable consumption can be contemporary, straightforward and innovative.

International suppliers such as Amazon, Alibaba and Temu are flooding the market with new products that are often manufactured extremely cheaply with no regard for sustainability. At the same time, major brands such as IKEA and Levi's are launching their own resale platforms, further intensifying competition in the second-hand market. Ricardo is holding its own in this fierce competition as a Swiss platform focusing on sustainability, transparency and conscious consumption. Over 70% of all sales on Ricardo are second-hand – a figure that highlights the platform's significance for the circular economy. Market data reveals the potential: the [second-hand market is expected to grow by 200%](#) by 2030 (compared to the 2020 survey) – a clear indication of the importance of further developing sustainable business models and making them even more attractive and accessible through innovations such as Ricardo AI.

Confidence through security

Innovation and security are inextricably linked in the digital world. SMG is investing millions in state-of-the-art cybersecurity solutions for platforms that meet the highest security and reliability standards. The main advances include the introduction of a passwordless login, Smart Push MFA (multi-factor authentication) – a unique solution for comparable platforms in Europe – and adaptive security solutions. In addition, SMG focuses on cross-platform [prevention campaigns](#) that educate users about cyber risks such as phishing and social engineering. Another milestone is [Ricardo MoneyGuard](#), which minimises potential fraud risks and ensures transparent, secure processing for everyone involved.

Cybersecurity and data protection are also key pillars of the [sustainability strategy](#). They underscore the commitment to creating secure platforms and assuming social responsibility. SMG is a member of initiatives such as digitalswitzerland and the [FIDO Alliance](#) and works closely with Swiss authorities to effectively combat cybercrime.

Shaping the digital future together

The digital landscape is becoming ever more complex due to increasing customer requirements, technological advances and growing cyber risks. SMG is meeting these challenges with cross-platform innovations and targeted investments. In 2025, personalised, AI-based, automated features will make its platforms even more intuitive and secure. At the same time, improvements in the protection of sensitive data are creating a digital environment that offers users confidence and security.

This approach is driving the further development of Switzerland's platform economy through ongoing investment in pioneering technologies and services.

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About SMG Swiss Marketplace Group AG

SMG Swiss Marketplace Group AG is a pioneering network of online marketplaces and an innovative digital company that simplifies people's lives with groundbreaking products. SMG Swiss Marketplace Group AG provides its customers with the ideal tools for their life choices. Its portfolio includes real estate (ImmoScout24, Homegate, Flatfox, Immostreet.ch, alle-immobilien.ch, home.ch, Publimmo, Acheter-Louer.ch, CASASOFT, IAZI), automotive (AutoScout24, MotoScout24), general marketplaces (anibis.ch, tutti.ch, Ricardo) and finance and insurance (FinanceScout24). The company was founded in November 2021 by TX Group AG, Ringier AG, Die Mobiliar and General Atlantic.