

# COMPETITOR

## Analysis

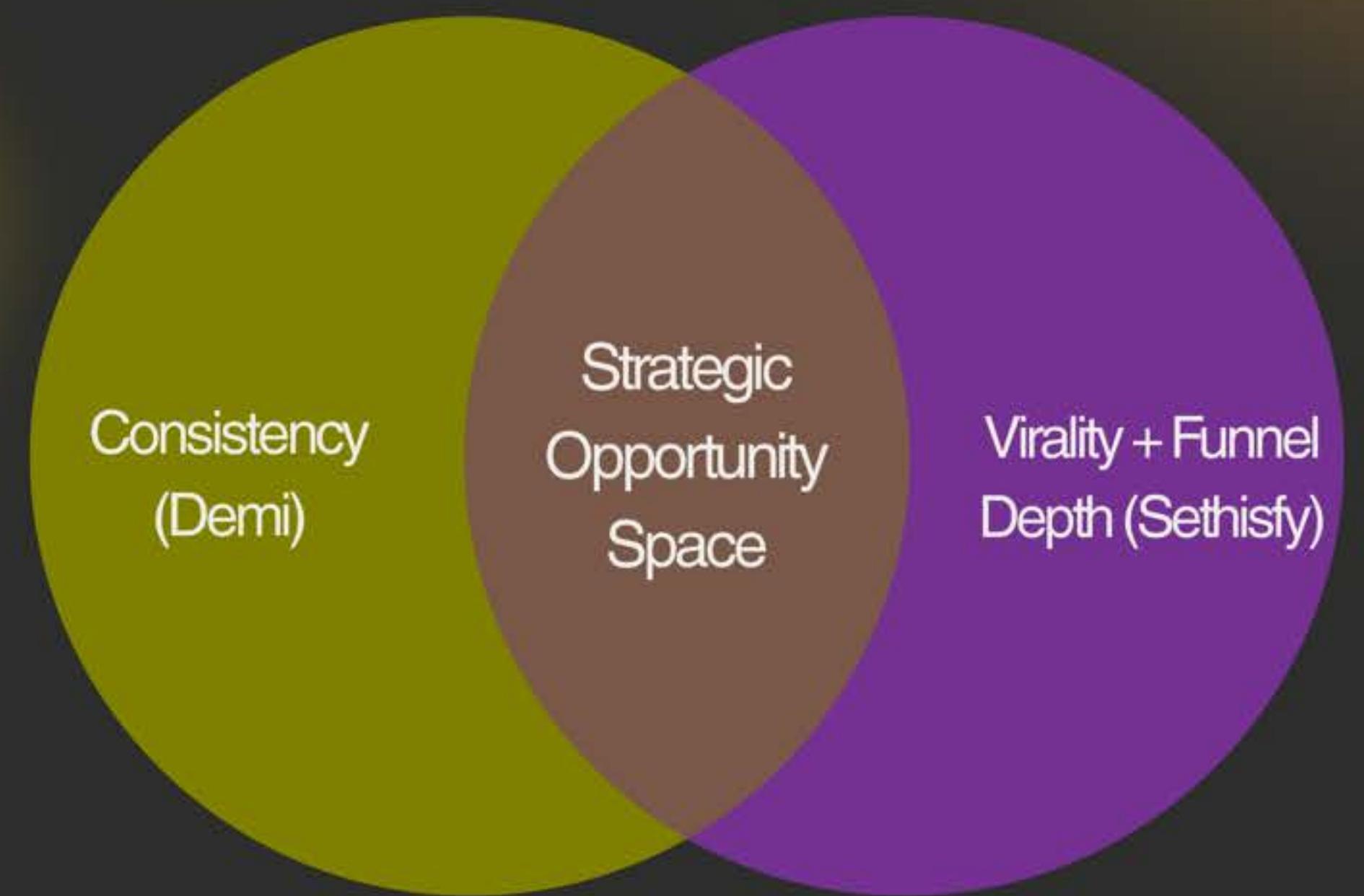
Presented by: Meritxell G Farré

Date:  
April 9, 2025



# Competitive Landscape

## Singapore Personal Finance Niche



This analysis evaluates two mid-sized but influential creators — Demi Zhuang and Sethisfy. Across 160+ videos, clear patterns emerged:

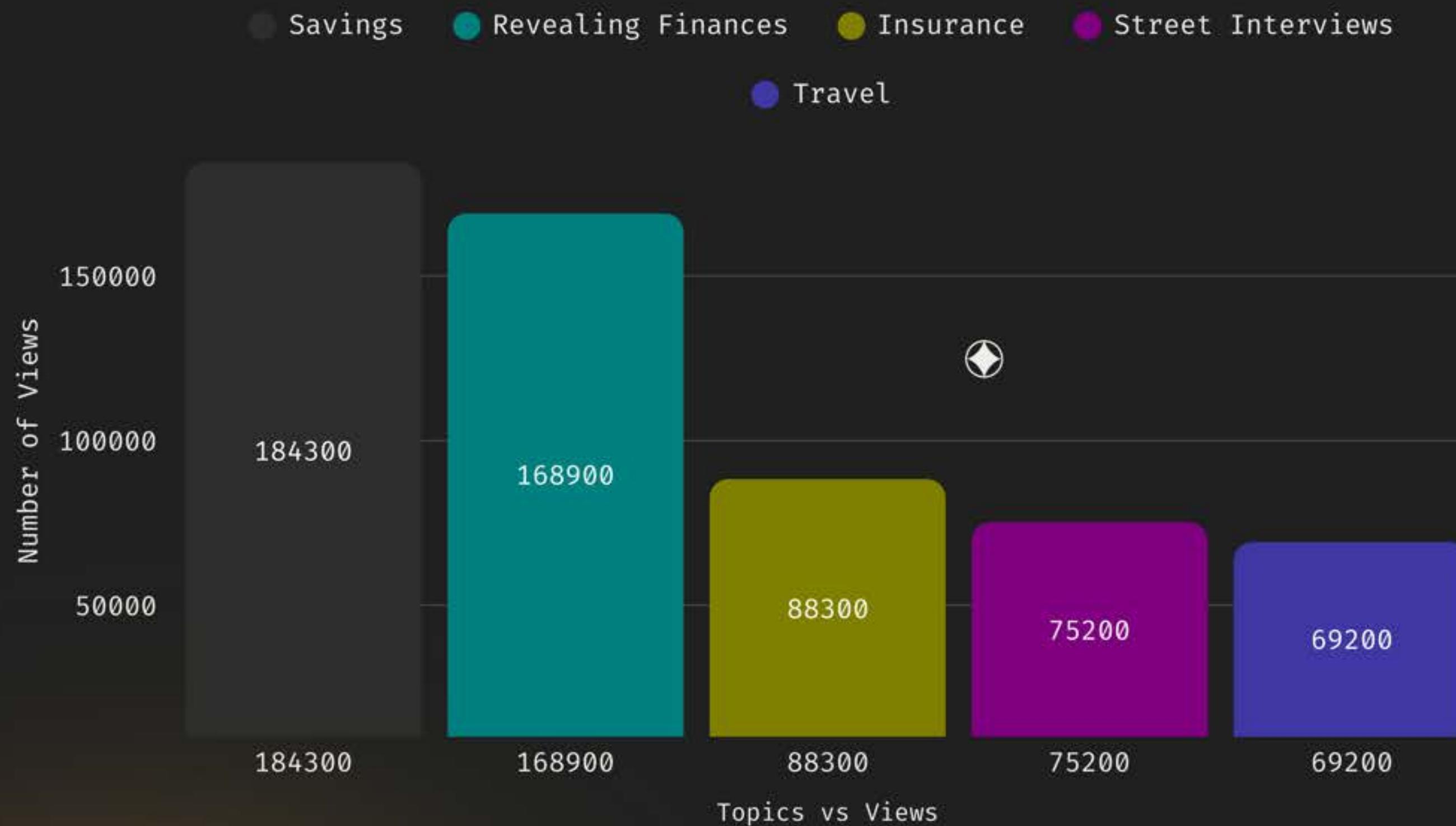
- Transparent money content drives the strongest emotional engagement.
- Savings + Finance-disclosure categories generate more than half of all total viewership.
- Sundays dominate performance for both creators.
- Monetisation strategies differ radically between channels, reflecting divergent brand philosophies.

# Channel Baseline Snapshot

Both creators operate at similar subscriber counts, but their growth mechanics differ. Demi wins via consistency and stable viewership; Sethisfy performs better in episodic virality and funnel monetisation.

Metric	Demi	Satesh
Subscribers	13.8K	10.1K
Uploads	150	238
Avg Monthly Uploads	6	2–3
Avg Views/day	5.2K	2.2K
Monetisation	Ads + Affiliates	Ads + Site + Telegram
Content Style	Lifestyle + Finances	Product-heavy + Interviews

## Which Topics Actually Generate Views?



### Point 1

Across categories, viewership concentration shows a clear behavioural pattern: audiences prioritise savings and financial transparency, followed by insurance and street interviews.

### Point 2

Savings + Revealing Finances = 50% of all total views across both channels.

# What Drives Views: Topic Performance

# Engagement: Emotional Hotspots

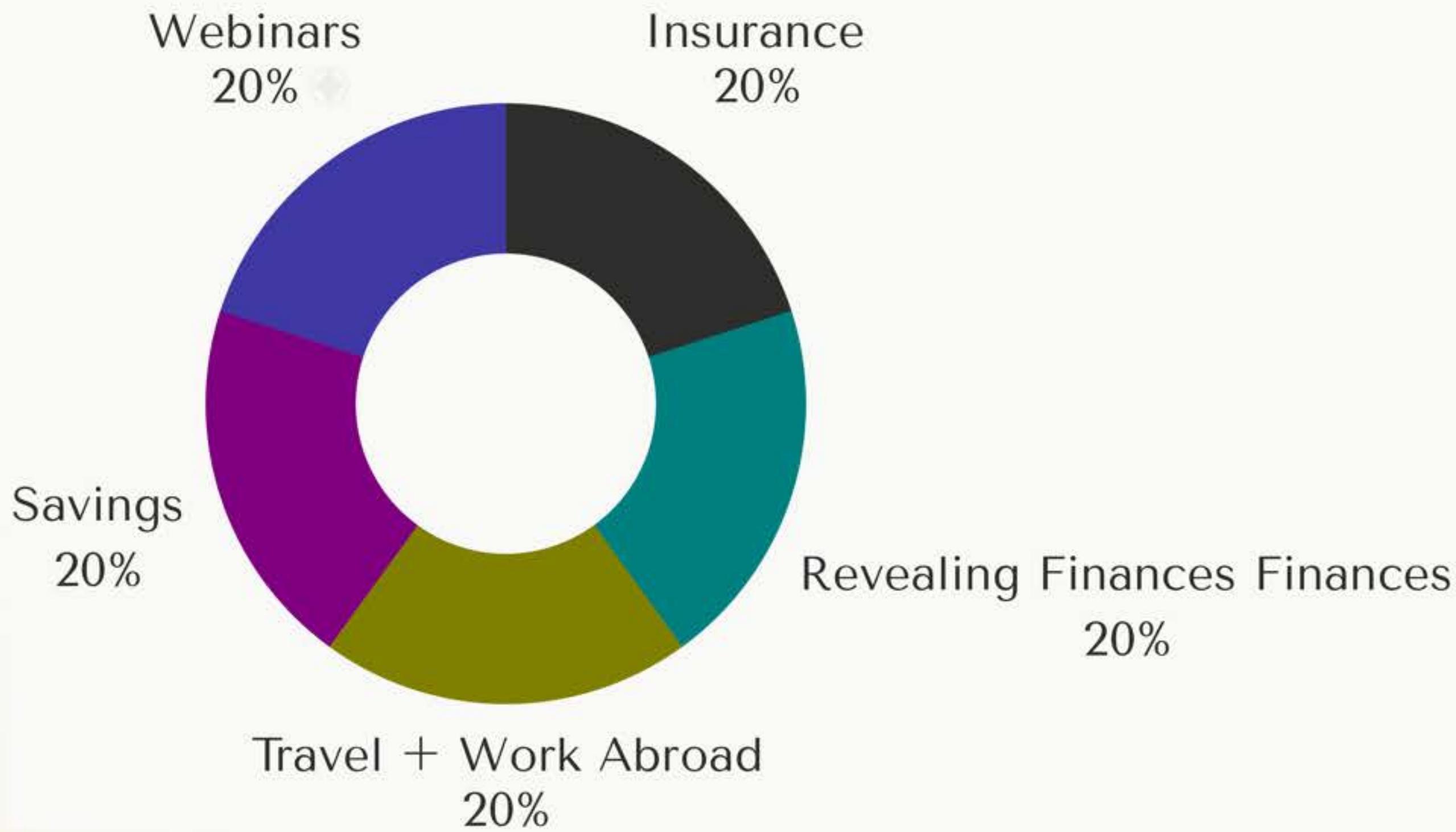
Engagement reflects emotional sensitivity.

“Insurance” and “Revealing My Finances” dominate with disproportionately high interaction rates.

Single highest-engagement video (10.13%):

**“\$866 Income Trying to Be Ethical Financial Adviser”.**

## Where Audience Emotion Peaks



# Format Performance

## The Winning Content Formats

Format	Retention	CTR	Emotional Pull
Street Interviews	★★★★★	★★★★★☆	High
Finance Transparency	★★★★★☆	★★★★★	Very High
Tutorials	★★☆☆☆	★★☆☆☆☆	Low
Product Reviews	★★☆☆☆☆	★☆☆☆☆☆	Low
Expert Interviews	★★★★★☆	★★★★★☆	Medium

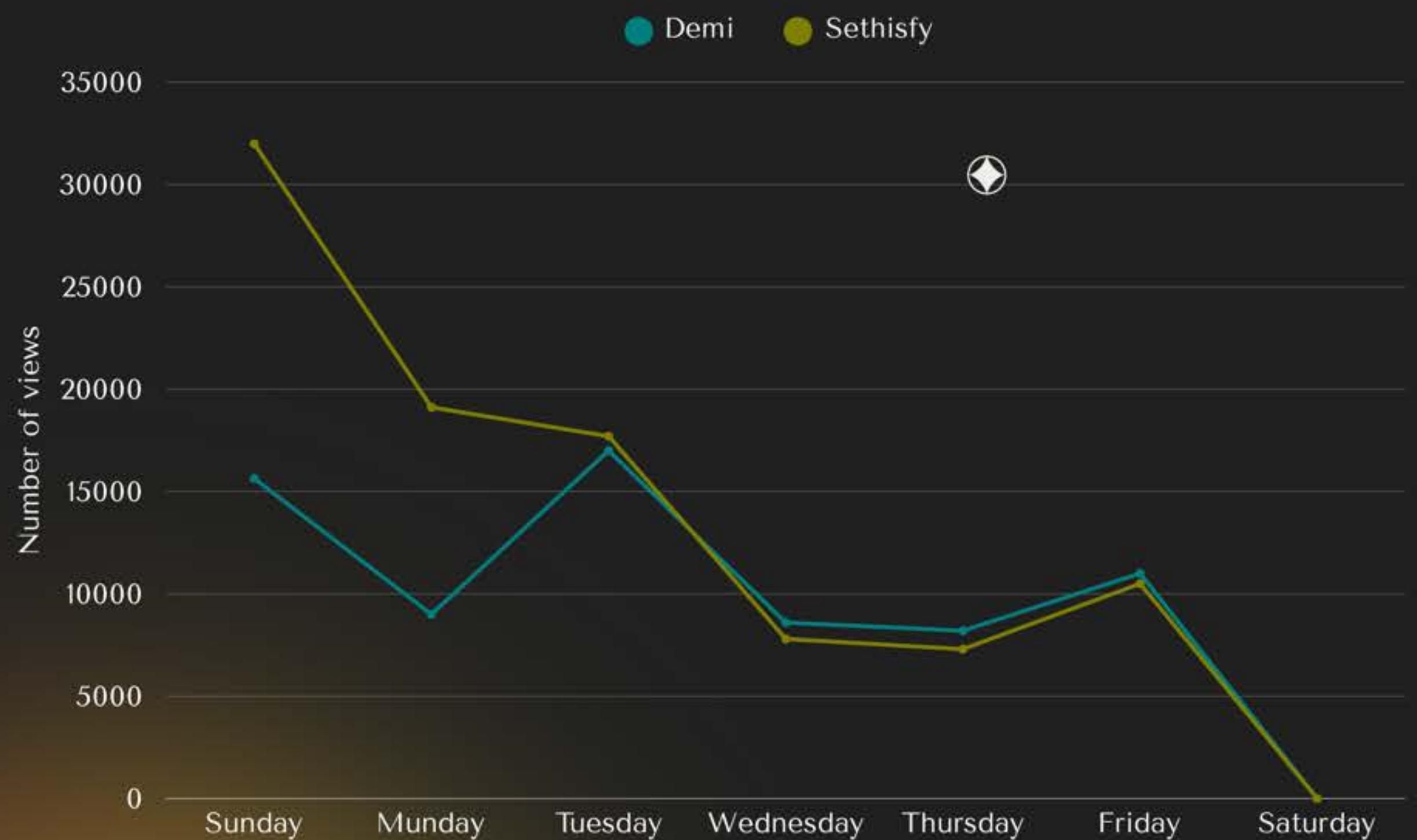
Top formats consistently delivering retention:

- Street interviews → social proof, cultural resonance
- Expert interviews → authority & long retention
- Transparency vlogs → authenticity wins
- “My Finances” narratives → voyeurism + relatability
- 

Underperformers: technical explainers & product reviews lacking emotional context

# Timing & Publishing Patterns

## Why Sundays Win: Behavioural Timing Patterns



Sunday drives the highest aggregated performance:

- 58% of top-performing uploads occur on Sundays
- Demi: 67% of uploads published Sunday.
- Sethisfy: viral outliers appear mid-week but unpredictably.

Strategic takeaway:  
Sunday = guaranteed visibility; Wednesday = experimental growth slot

## STAGE 1 - Youtube (Awareness)

Primary KPI: Views, CTR, watch time

Supporting Insight:

- Over 200+ videos analysed
- High-performing videos cluster around insurance, finance transparency, and CPF topics

Role in Funnel:

- Attract traffic
- Build credibility
- Introduce finance products subtly

User Motivation:

"I want clear explanations and product comparisons."

## STAGE 2 - Website (Evaluation)

Primary KPI: Click-through from YouTube description

Supporting Insight:

- Pages include comparisons, calculators, and partner links
- Designed for searchability + deeper product review

Role in Funnel:

- Move viewers from entertainment → research mode
- Provide detail that can't live inside a video
- Increase affiliate clicks

User Motivation:

"I want to compare and choose the right financial product."

## Stage 3 — Telegram Community (Conversion + Retention)

Primary KPI: 7,000+ active subscribers (Raw Competitor Analysis, p.7)

Supporting Insight:

- This is Sethisfy's strongest differentiator
- Telegram drives long-term engagement
- Community receives deals, alerts, promotions

Role in Funnel:

- Trust-based announcements
- High-conversion affiliate promotions
- Repeat engagement → lower churn

User Motivation:

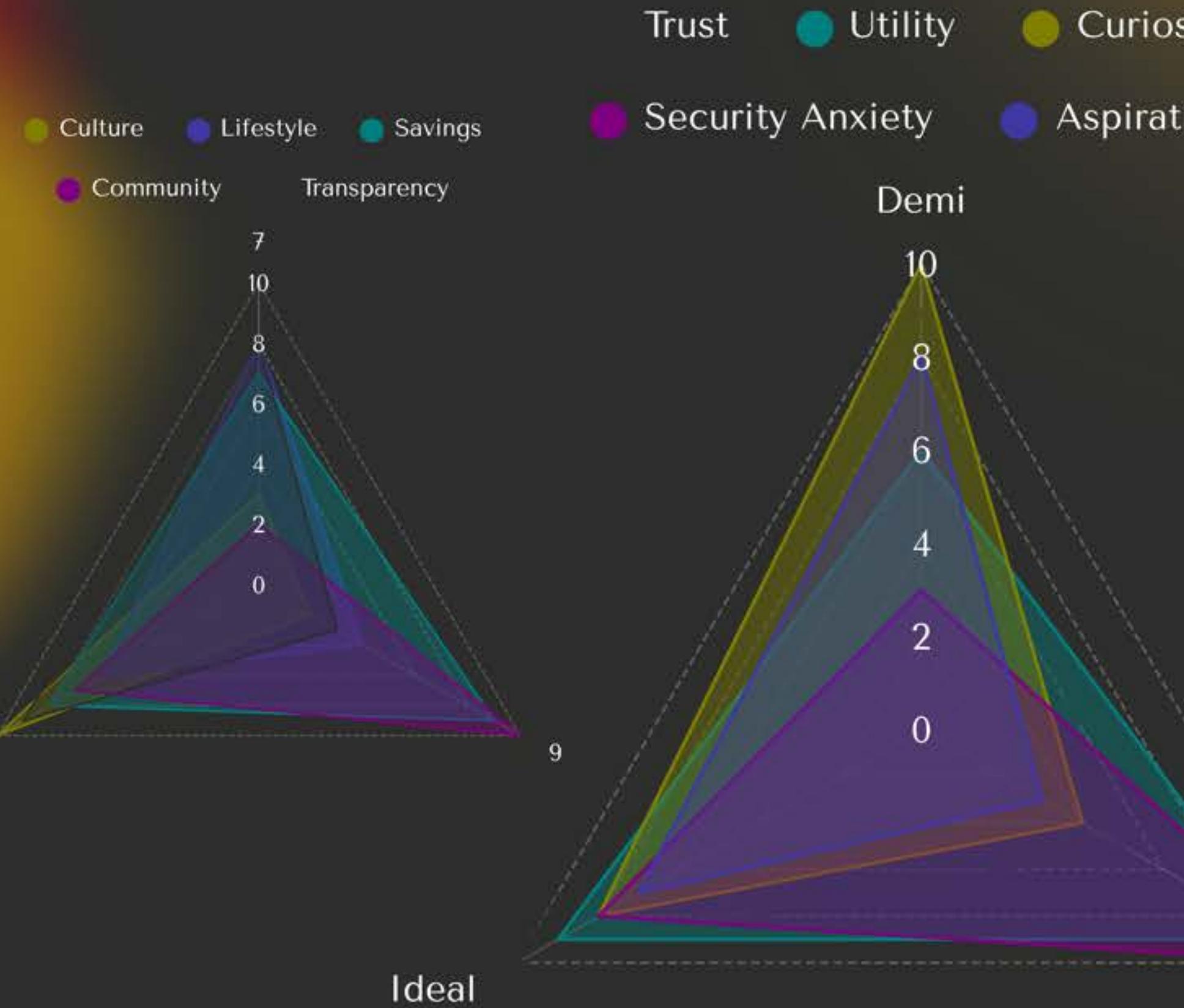
"I want ongoing recommendations and insider information from a trusted source."



**How Competitors Monetise: The Sethisfy Funnel**

# Strategic Opportunities

Where a new competitor can win



This radar analysis reveals clear whitespace in the niche.

Demi over-indexes on transparency and lifestyle, while Sethisfy dominates savings and community.

Neither owns cultural insight or emotional intelligence — two factors strongly influencing financial behaviour.

The “Ideal” curve highlights a differentiated, defensible position that blends transparency, utility, and cultural relevance.

# Risks & Mitigation Plan

## Market Risks & How to Navigate Them

Risk	Why It Matters	Mitigation
<b>Saturation in CPF/Savings content</b>	Competitors already dominate	Add psychological framing + storytelling
<b>Algorithm volatility on Sundays</b>	Over-reliance on one slot	Add Wednesday as a controlled test slot
<b>Affiliate fatigue</b>	Too many promotions reduce trust	Use value-first scripts; limit promo frequency
<b>Overspecialisation</b>	Harder to scale	Introduce culture + lifestyle intersections

# 90-DAY STRATEGIC ROADMAP

---

Next Steps for a High-Impact Launch



- 1,000 subscribers
- 4,000 watch hours
- 25%+ returning viewers
- 2 high-performing categories established



- 1
- Launch 3 finance-transparency videos
  - Introduce creator's story (soft brand launch)
  - Start 1 savings series

- 2
- Add street interviews
  - Release 2 Singapore salary or cost-of-living conversations
  - Push one hybrid finance + lifestyle vlog

- 3
- Launch Telegram or email newsletter
  - Create downloadable budgeting tool
  - Introduce Q&A + AMA formats

# COMPETITOR Analysis

Thank you for your time!

Any Questions?