

COMPETITOR Analysis

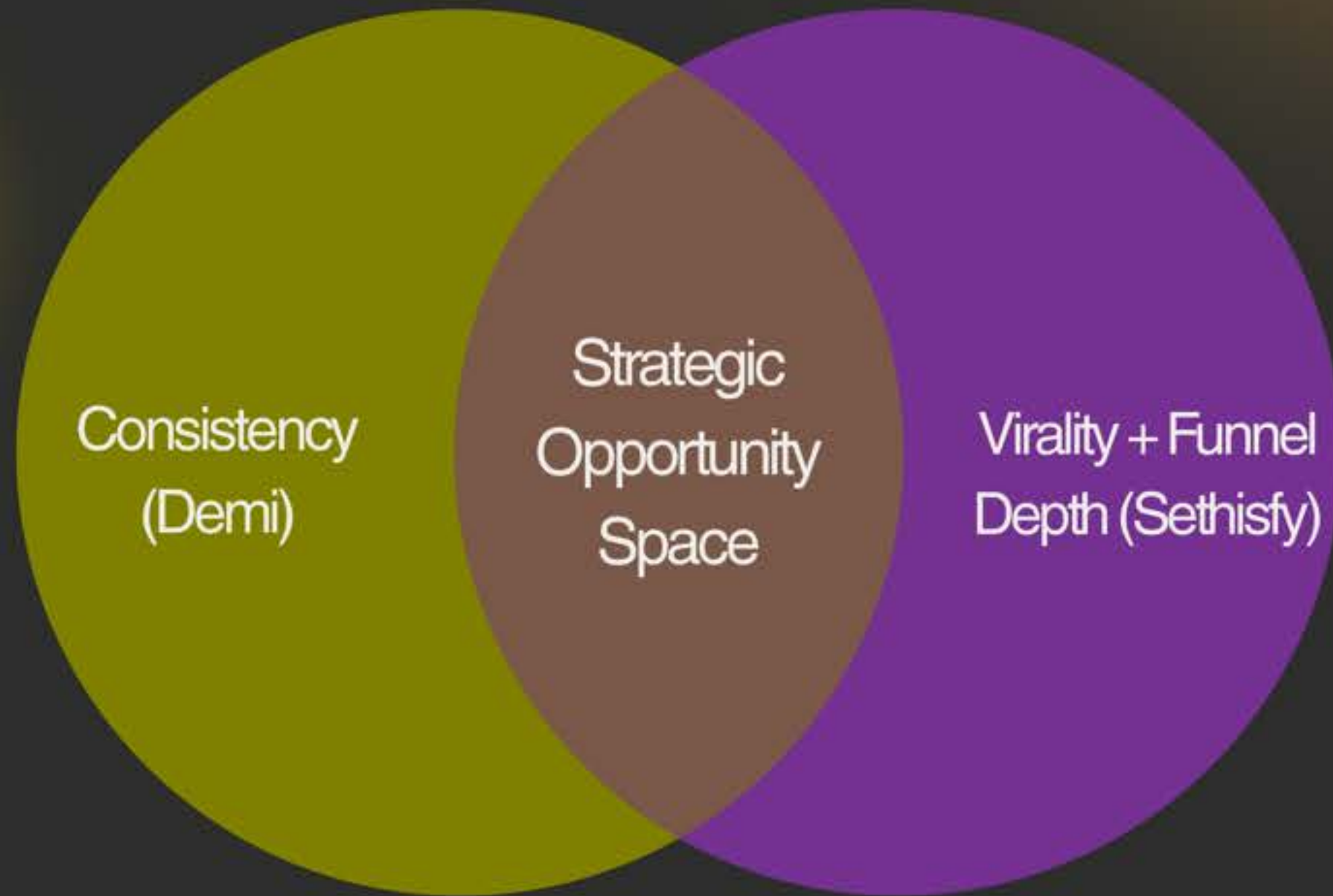
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Competitive Landscape

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.

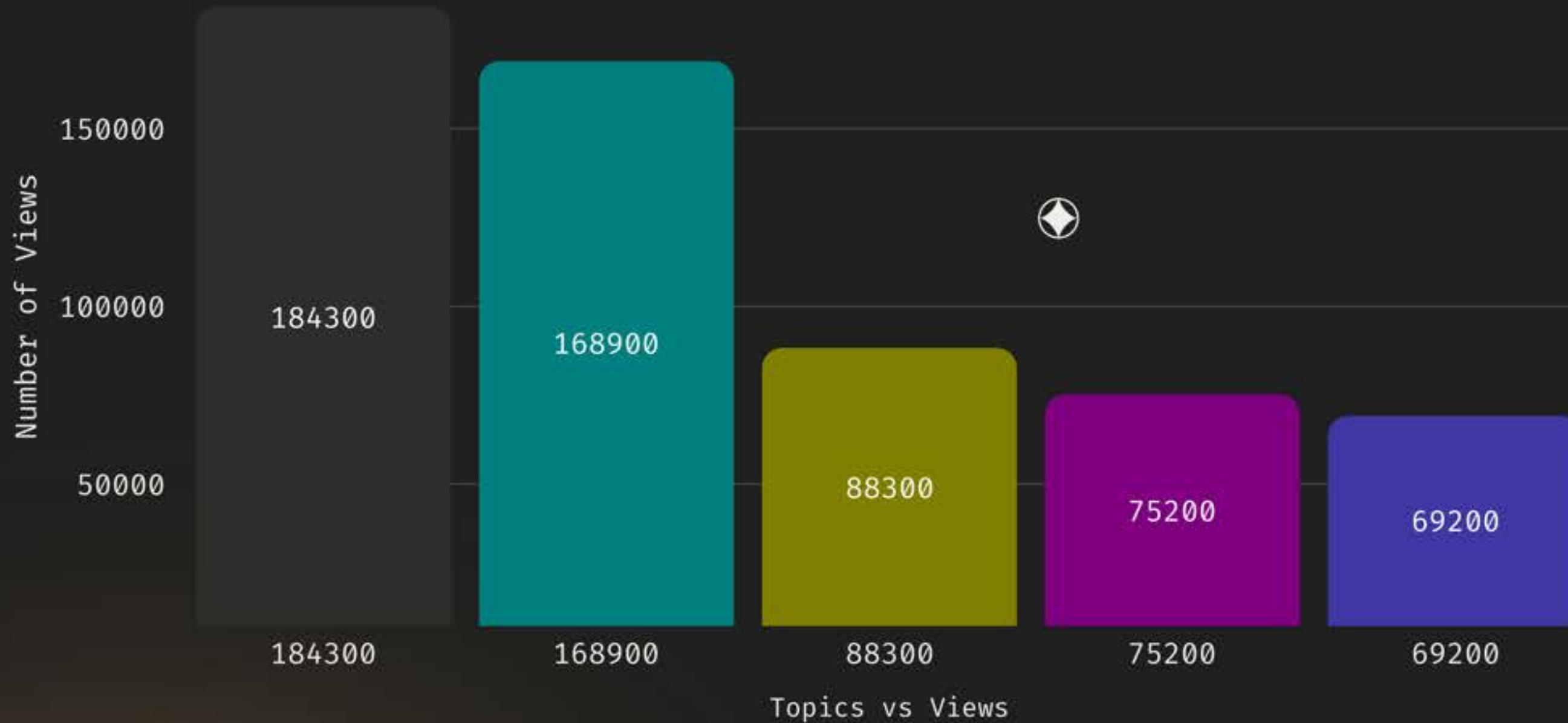
Channel Baseline Snapshot

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?

● Savings ● Revealing Finances ● Insurance ● Street Interviews
● Travel



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

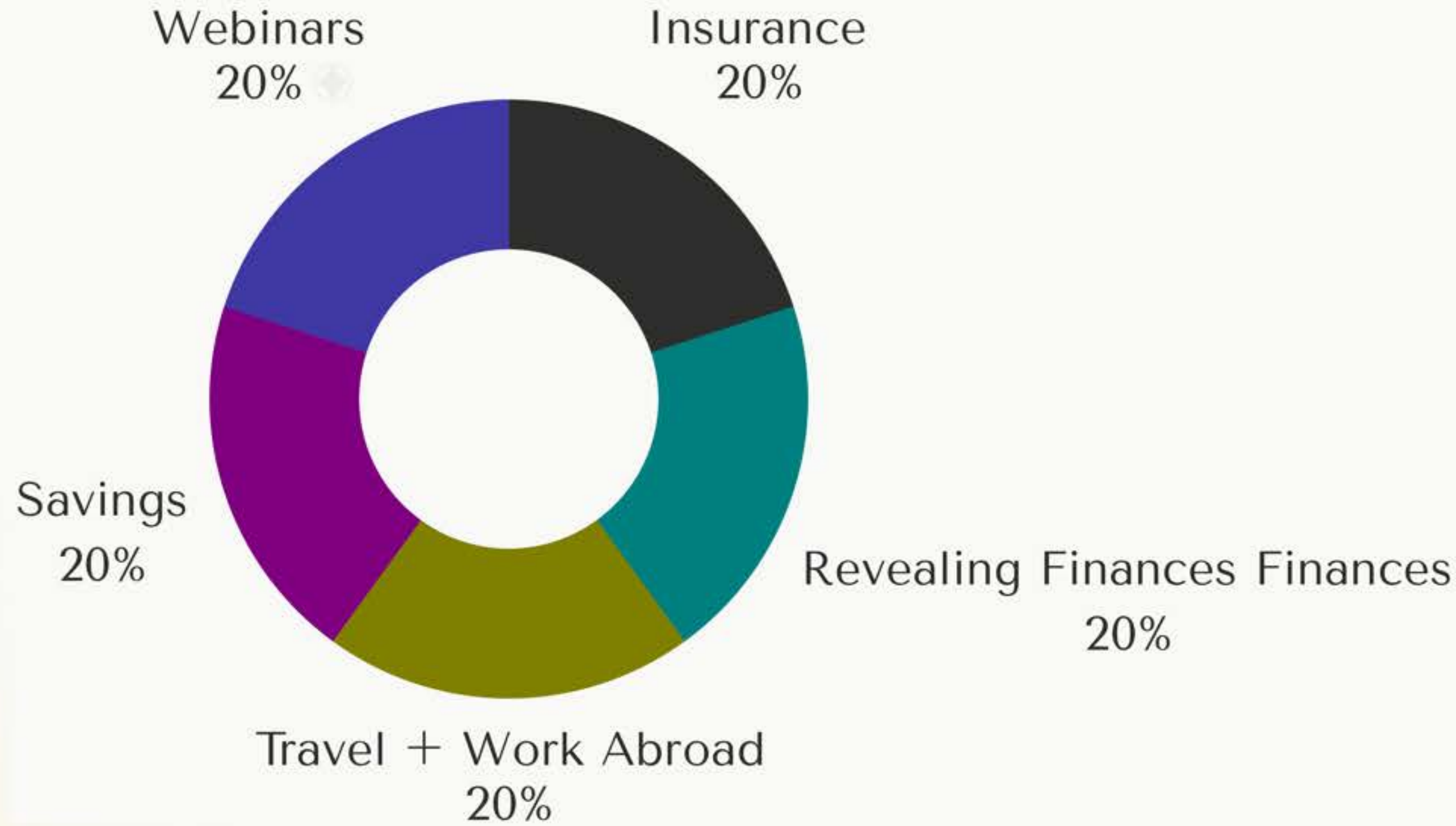
Engagement reflects emotional sensitivity.

“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

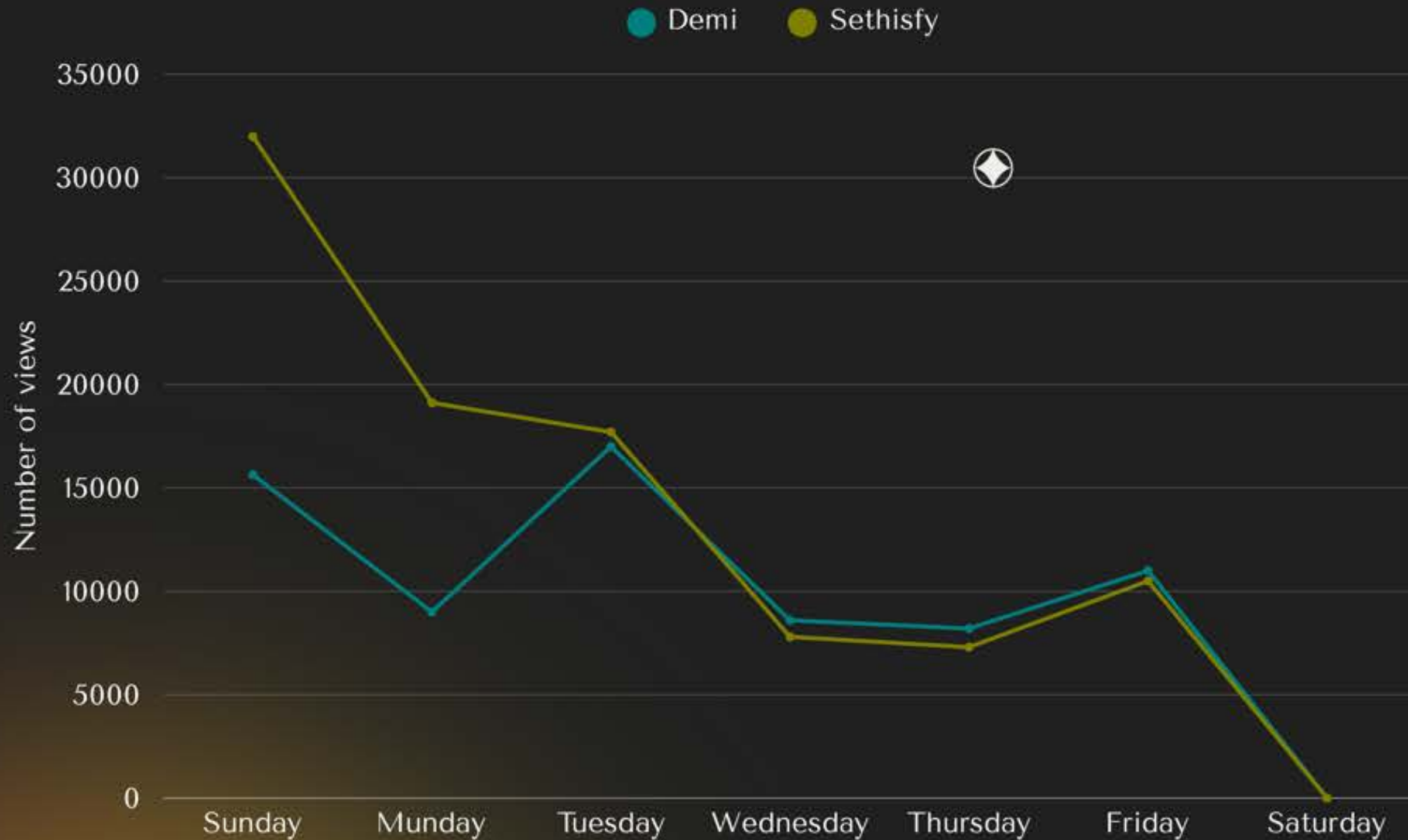
Top formats consistently delivering retention:

- 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

A multi-step conversion funnel that blends education, community, and product referral.

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:

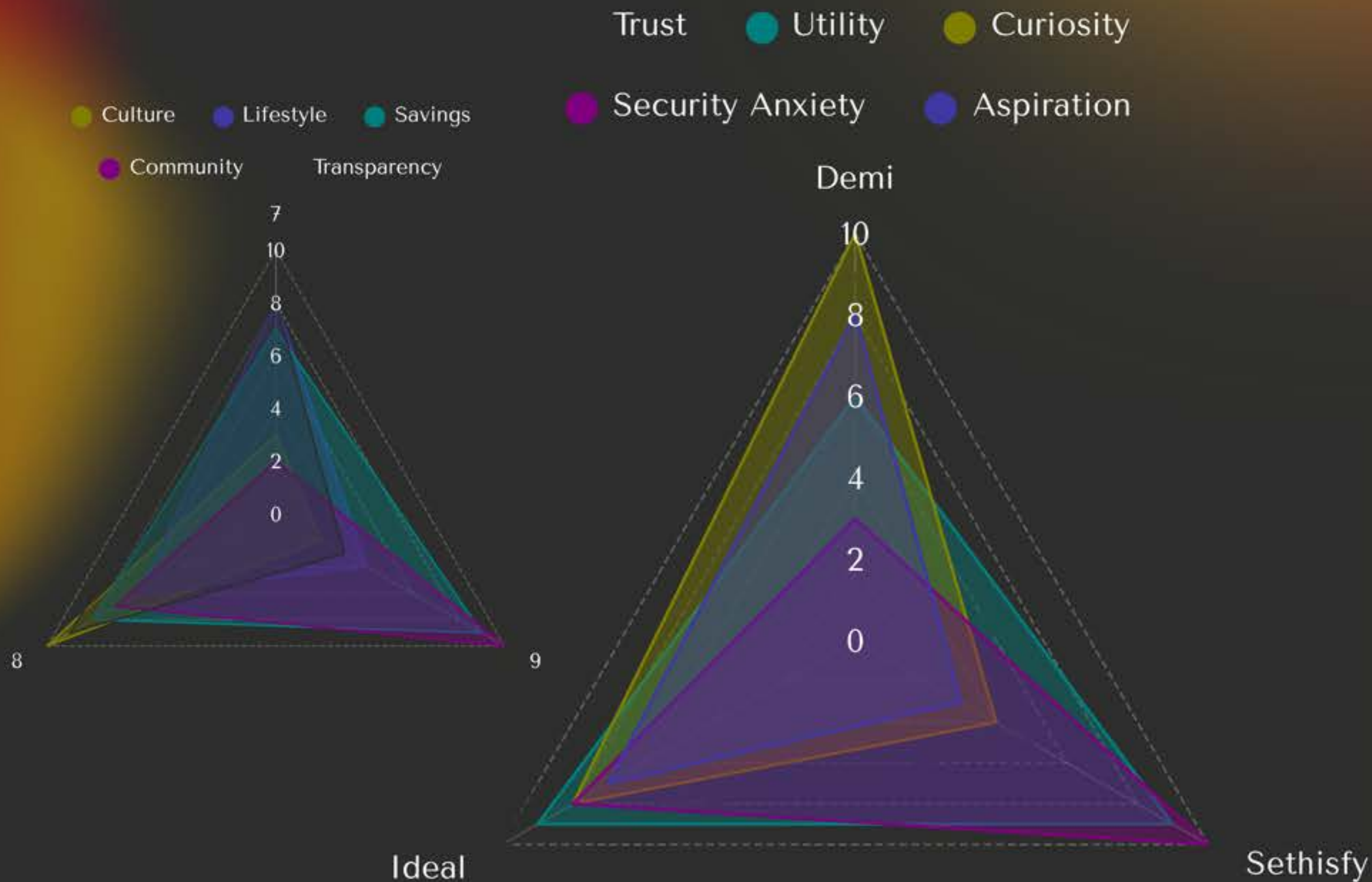
"I want ongoing recommendations and insider information from a trusted source."



**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

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

AUTHORITY
(Weeks 1–4)

1

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

SCALE (WEEKS
5–8)

2

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

COMMUNITY
(WEEKS 9–12)

3

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

COMPETITOR

Analysis

Thank you for your time!

Any Questions?