

PRESENTED BY:
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GROWTH STRATEGY BLUE OCEAN IN RED MARKETS

LET'S GET YOU TO KNOW ME!



A LEGO Expedition: Strong blocks from Investment Banking, innovative pieces from Fintech, intricate components from Consulting, and dynamic blocks from Building Tech and Product communities and a lot of learning blocks while mentoring and coaching .



“Startups often have to enter competitive, overcrowded markets. But within every red ocean lies an opportunity to carve out a unique space. Let’s explore how.”

RED OCEAN VS BLUE OCEAN

Red Ocean Strategy: Entering competitive, oversaturated markets where firms battle for existing demand. Examples: Stripe, PayPal, Adyen in Payments.

Blue Ocean Strategy: Creating a new, uncontested market space by generating new demand. Examples: Neobanks & Digital banks in the world of traditional banking like N26, Revolut, Singapore's very own Trust.





IT IS ALWAYS A CONSUMERS' MARKET!

- Red ocean offers an already aware customer base - **Leverage red ocean presence**
- Analyse market gaps and identify any underserved segment or service - **Deep Market Research**
- Consumer Insights is key towards finding a different angle and the PMF - **Differentiate**
- Enable via Technology and Data - **Penetrate target segment(s)**

PATHWAYS

NEOBANKS: BLUE OCEANS IN BANKING



Mobile
first



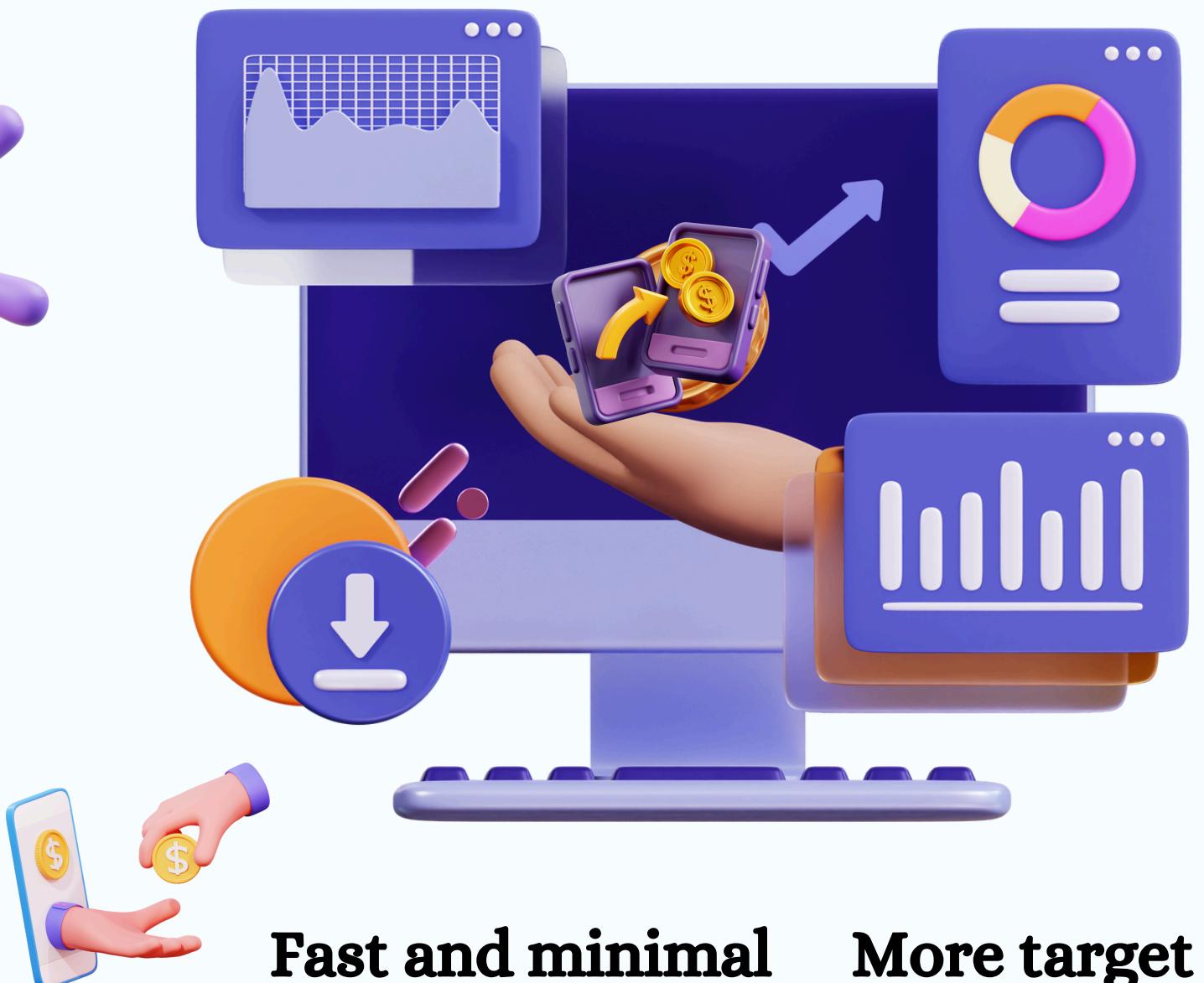
Digital
banking
Low-fee
model
Personalized user
experience



BLUE OCEANS IN LENDING



**Higher loan
amounts**



**Fast and minimal
paperwork**

**More target
segments**

BLUE OCEANS IN PAYMENTS



No Hidden Fees

Low cost, transparent, and faster
money transfers using peer-to-peer
technology

STRATEGY

BLUE OCEAN CREATION IN RED MARKETS

Leverage on the established demand
but find your niche segment

Identify the pain point(s) and
play on differentiation

Customer-centric innovation
and Value creation

Identify and exploit emerging trends
creating a new and unique value

Borrow and Learn from Cross-
Industry Innovation

Play on technology and Data to
reimagine the customer experience



TRUST BANK

CARVING A NICHE WITH RETAIL-DRIVE BANKING

One of newer digital-only banks entered a deep red market of neobanks, digital banks and Fintech

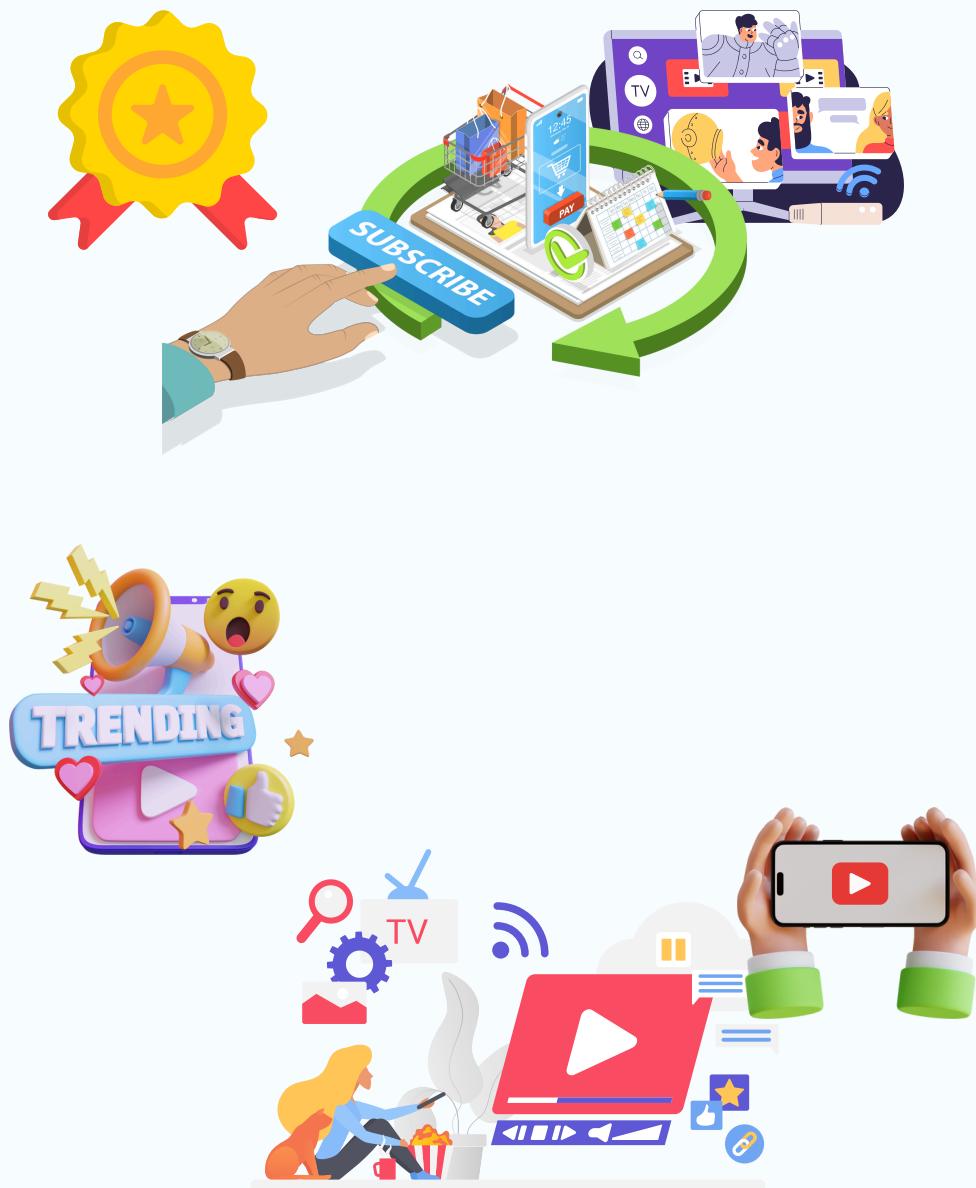


Niche Spot on with Strategic Partnership



TUDUM

CARVING A NICHE WITH PERSONALIZED STREAMING



TIME TO DIVE IN



Choose an industry (for e.g., Sustainable Fashion, Healthtech or EdTech)
Now think about the competitiveness and overcrowded market
Brainstorm ways to find new demand within that market

Identify your potential blue ocean opportunities

KEY TAKEAWAYS



- **Red Ocean = Opportunities.** It's just not about being competitive but it's about **differentiating**.
- **Customers are your compass.** Hold your niche and then scale up
- **Innovation is key** and it comes from looking beyond your industry
- **Leverage Technology as a Catalyst** to help you cut through red ocean reshaping customer experience
- **Timing is Critical** to stay alert on market shifts, regulatory and cultural shifts.
- **Minimum Lovable Product.** Test and Iterate early to gauge real user feedback and improve based on response.

GET IN TOUCH WITH ME!

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BOOK MY TIME

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