**Open Innovation**

By adopting widely-used protocols that users are already familiar with, the platform minimizes the learning curve and friction for new users. This outside-in strategy prioritizes user experience and maximizes adoption by aligning with existing behaviors and expectations in the ecosystem.

**Web APIs**

By providing open APIs, it enables individuals and partner companies to integrate its NFT lending protocol into their own platforms. This approach helps promote existing products, increase user engagement, and create new opportunities for collaboration without forcing users to learn new systems. The APIs are accessible and well-documented to encourage broad adoption.

**Platform Ecosystem**

trend of companies shifting towards platform businesses. And platform businesses means to bring together producers and consumers in high-value exchanges. Which is the service we provide. We help loan providers and appliers connect to each other efficiently by providing a high performance platform

Besides, our intermediary platform also includes Crowdsourcing, specifically, it belongs to crowd lending which is a sub category of crowdfunding

**Dominant design**

Now, we are in the window of opportunity, because there is not a dominant design, and dominant category already exists, that’s whether focus on customer to customer or company to customer. I think our company’s platform have possibility to become dominant design because of 2 reasons.

First, we have the open architecture of NFT protocols, such as ERC-721 and ERC-1155.  
These standards allow our platform to support a wide range of NFT products, increasing compatibility and flexibility.

Second, we focus on delivering a better user experience, which helps lower entry barriers and encourages user adoption.

With these two factors—open architecture and user-friendly design—our platform has the potential to attract a large user base.

Once a majority of users and developers adopt our platform, it may evolve into a dominant design, similar to how the QWERTY keyboard became the standard in the typing industry, as mentioned in the lecture.

**Disruptive**

Our platform addresses unmet needs in the traditional financial system, especially within the NFT space.  
Traditionally, only institutions or individuals could act as lenders — but not in a unified or flexible way.  
We enable **both individuals and companies** to become loan lenders on the same platform, significantly **lowering the entry barrier**.  
This inclusivity creates a **new market** of participants who were previously excluded, which is a defining feature of **new market disruption**