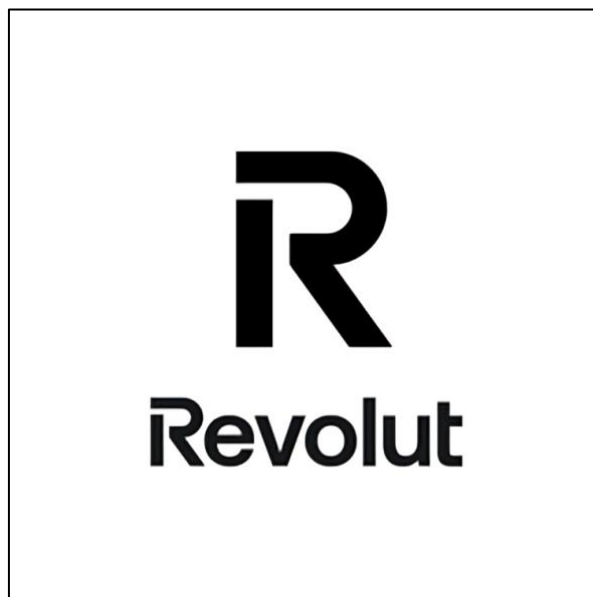




**MASTER OF BUSINESS ADMINISTRATION
LCMB7024: MARKETING MANAGEMENT**

**ASSESSMENT COMPONENT 2: MARKETING STRATEGIES
PORTFOLIO**

I (ELEMENTS 1, 2, 3 and 4) ON REVOLUT



Lecturer's name: Dr. Muhammad Tariq

**Name and ID of the student: Mahammad Arsh Mahammadshahin Vhora
2519350**

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Element 1: Brand Extension Poster

Brand extension

- Revolut Group Holdings Ltd. is a UK-based financial superapp that offers different digital banking services like debit or credit cards, international money transfers, multi-currency accounts and exchanges and stock or crypto trading (Revolut, 2025a).
- Revolut operates in over 40 markets and supports money transferring activities in more than 160 nations (Revolut, 2025b).
- The proposed brand extension for Revolut would be a “Green finance hub”. This integrated feature within the Revolut app will allow users to track their carbon footprint and make eco-conscious financial decisions to reduce it. The extension will be a combination of sustainability insights and spending analytics of customers to inform them about greener alternatives.

Why the brand extension would appeal to the current market

- The share of green finance in the UK was 0.1% in 2012, which has increased to more than 4% in 2021 (Committees, 2022). This rapid growth suggests the influence of constant regulatory mandates and net-zero commitments of financial service organisations that have raised the demand for green financial services.
- The rising demand among consumers for transparent and ethical financial services is also evident in the UK, particularly among the Gen Z and millennial populations. These consumer segments are increasingly emphasising sustainability in their investment decisions (Djafarova and Fouts, 2022).

How the brand extension aligns with sustainability goals

- The global sustainability goals of Revolut focus on reducing carbon footprint, promoting environmental responsibility and improving digital efficiency (Revolut, 2023). Hence, the Green Finance Hub will directly support the goals by encouraging responsible investment and consumption.
- It will integrate green rewards, financial products and carbon tracking in fintech services that will strengthen customer loyalty while also appealing to investors who seek sustainable growth opportunities.

Element 2: STDP analysis for the brand extension

Segmentation

Geographic

Urban regions that are digitally advanced can be the primary target markets for Revolut. This might include parts of Japan, China and developed nations like the UK. The most important consideration for a region would be that the fintech adoption is high, and consumers also demonstrate high sustainability awareness.

Demographic

The primary consumer demographic for the green finance hub can be individuals aged between 20 and 40, irrespective of gender. This will include both students and middle-income young professionals. According to Wandhe (2024), millennial and Gen Z are typically the most tech-savvy consumer groups. Therefore, it can be assumed that this customer segment would also be financially active and be open to innovative banking options.

In terms of education, consumers with higher education will be preferred, as it would be easier to make them understand sustainability and ESG. Moreover, the discretionary spending power of consumers depends on their income (James, 2024). Therefore, individuals from at least middle-income groups would be preferred.

Psychographic

Pragmatic consumers are the most beneficial target segments for a green finance service. Matthews and Webb (2023) mentioned that these types of consumers are highly concerned about the environment but are not willing to compromise their convenience or returns. Therefore, the target users for Revolut's green finance hub would have to be not just socially responsible and environmentally conscious but also value-driven. It is expected that the ethical consumption patterns of these consumers support sustainability. Moreover, these consumers would strongly prefer innovation and digital convenience. Given the demand for ethical consumption among such consumers, they would also value transparency and personalisation in the financial services they seek.

Behavioural

The focus of this brand extension would be on consumers who prefer mobile payments, online shopping and digital banking. Individuals preferring digital and

mobile banking options are likely to monitor their spending habits constantly (Sultana and Faisal, 2025). These will be the preferred consumers. It will also be taken into account whether these users have previously invested in any carbon offsetting project or purchased green products.

Targetting

According to the segmentation, the primary target audience for Revolut's green finance hub would be digitally engaged Gen Z and millennials from urban regions, who are professionals from at least a middle-income background. This audience would also have to be financially active and environmentally conscious. The first important strategic reason to prefer this target audience is that they are expected to be current fintech users.

Hence, they will be familiar with Revolut and its services. Moreover, Chen (2024) opined that individuals who are highly responsive to the sustainable practices of a brand are more likely to integrate ethical considerations into their purchase decisions. In this case, these consumers are expected to prefer ethical consumption in their financial decisions. Additionally, due to their tech-savvy nature, these consumers will strongly engage with mobile applications, which make them ideal users for the digital banking ecosystem.

The green finance hub will offer transparency and personalisation, which are also expected to be the values preferred by the target audience. For example, the hub will offer tailored suggestions to customers for green spending, and it will offer real-time carbon tracking. This will help them make informed decisions about future services. The second target audience segment can include young investors, particularly those invested in the ESG portfolios of a brand (Lans and Söderqvist, 2022). Although such investors might not have adequate financial expertise, their constant search for sustainable brands would be an opportunity for Revolut to take advantage.

Differentiation

The fintech market is highly competitive, with established players like Monzo dominating the market (Mulugeta, 2025). Therefore, differentiation is highly important to maintain a competitive edge. Although existing tech companies offer digital banking services, Revolut's green finance hub will be completely different and unique, as it

would involve sustainability integrated into financial behaviour. Unlike other sustainability apps, the hub will include carbon tracking for the financial transactions of users. Also, this feature will offer actionable insights about which greener alternatives can be chosen. Carbon offsetting options will also be offered to allow users to make feasible ESG investments. Rewards and gamification can also be used as added features in a fintech application to stand out from the competition (Lai and Langley, 2023).

These features will allow users to earn incentives for every sustainable choice they make. The rewards approach will help users to form long-term sustainable habits and increase engagement with the brand.

Positioning

Through the green finance hub, Revolut can position itself as a smart and integrated financial tool to empower customers to effortlessly make sustainable choices. Unlike other companies, Revolut would not just be a provider of financial services but also a lifestyle enabler that integrates personal values into financial management. Both sustainability integration and digital convenience for the service will be high. This positioning reflects the long-term growth potential of Revolut by expanding into the ESG market.

Element 3: Marketing Mix (7Ps)

The proposed "green finance hub" indicates a valuable extension of Revolut's application ecosystem within the primary context of the financial services industry. The application of the 7Ps marketing mix should be analysed according to the organisational business model.

Product

The product element of this proposed initiative refers to Revolut's digital infrastructure, which includes segmenting carbon monitoring, sustainable spending recommendations, and ESG-based financial activities (Revolut, 2025). The organisation constantly refers to new feature integration towards user engagement, recommending that the extension aligns with the product development philosophy. From a critical perspective, this feature indicates transformative offerings apart from delivering superior value across the fintech industry.

Case analysis from financial media states that digital banks compete on ecosystem differentiation apart from isolated features (Del Sarto *et al.*, 2025). In this regard, the green finance hub should transform into a comprehensive platform by integrating investment techniques and behavioural nudges to overcome commodification.

Price

Pricing strategy concerning this extension should be regarded with their established freemium business model, centralised according to the revenue growth criteria (Mai and Hu, 2026). The organisational financial statement states that subscription income from premium tiers has become a significant revenue stream. In this regard, it can support the adoption of a tiered pricing approach for the green finance hub. ESG investment and advanced analytics can be manifested over the higher subscription tiers, while basic sustainability monitoring can remain free for the masses.

This approach synchronises the value-based pricing structure regarding obtained fairness if sustainability tools are positioned as premium priorities. Research report highlighted that consumer expectation increment for ethical responsibility among financial institutions recommended that restricting sustainability access may ensure reputational challenges (OECD, 2023). In contrast, the concerned company should balance business accessibility with their profit generation criteria to ensure that essential functions remain inclusive and personalised.

Place

Revolut navigates its business through mobile applications across the global market; hence, the place element is digital. According to Revolut's internal reports, digital-only distribution models have preferred frequent scalability and cost effectiveness, recommending expansion in more than 40 countries (Revolut, 2024). Digital business empowerment has sustained the priority of green finance hubs with the existing app to ensure immediate access and minimal friction.

However, a limitation exists within the dependency on digital environments, transforming into behavioural changes. As argued by Massa *et al.* (2023), researchers from a global consultancy recommend that they do not lead to sustained actions without any external influence, while digital tools create awareness. Therefore, Revolut should extend its "place" strategy beyond the app by partnering with sustainable merchants and external platforms.

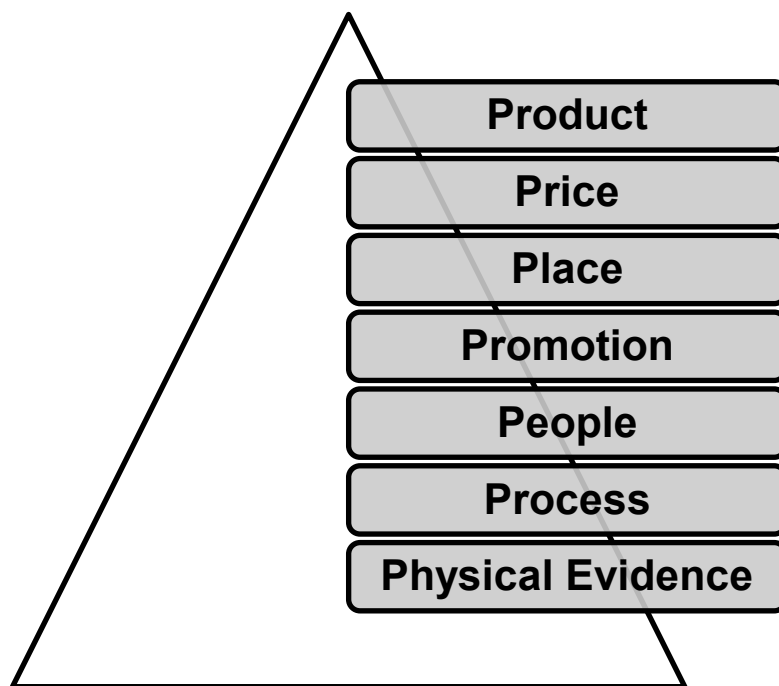


Figure 3.1: 7Ps marketing mix

(Source: Self-developed)

Promotion

Promotion of this initiative must be aligned with Revolut's data-supported marketing approach, which is dependent on in-app communication and digital campaigns. The organisational growth projection is significantly supported by referral strategies, as observed in their annual updates. The concerned organisation can use customised notifications, educational support and targeted campaigns for sustainable finance to

promote their new features (PR News, 2025). On the contrary, critical analysis argues an emerging risk of greenwashing, especially within financial institutions, which have experienced scrutiny over environmental claims.

Therefore, Revolut should ensure that promotional messages are supported through validated methodologies and verifiable data, neglecting unnecessary claims (Revolut, 2024; Revolut, 2025). Additionally, this promotional effectiveness will not only depend on visibility but also on the obtained authenticity of the brand's commitment.

People

It has extended beyond consumer-facing significance to incorporate the internal responsibilities for developing and maintaining. Revolut's business model is solely dependent on data and technology expertise, with a workforce focused on frequent innovation deployment (Revolut, 2024). The company has experienced criticism previously regarding organisational culture and employee experiences, while this recommends the technological feasibility of the extension.

From a critical aspect, these issues may signify internal alignment in terms of product sustainability and credibility. As opined by Zahari *et al.* (2024), employees must obtain ESG principles and should be familiar with the ethical use of data to ensure consistency with the internal practices. Moreover, consumer priority with a value creation perspective should ensure financial decisions apart from user engagement criteria.

Process

Process is a significant element in transforming green finance accurately, as it propagates user acceptance and experience over operational efficiency. Revolut's platform is built on real-time data processing and automation, ensuring seamless transaction monitoring. According to Dar and Jaiswal (2025), introducing carbon footprint calculations within this system recognises the existing capabilities and benefits of the user journey.

However, the efficiency of carbon data indicates significant challenges. Estimates used in carbon monitoring tools are often dependent on critical assumptions, leading to decreased user trust and discrepancies. Industrial analyses outline that transparency in terms of methodological distribution is significant for user acceptance (Wanner *et al.*, 2022). Therefore, the concerned organisation should execute certification with their data management processes.

Physical Evidence

The lack of tangible benefit in digital Services refers to a crucial role in transforming user acceptance. Within the context of Revolut, this involves the application interface, user experience and visual design (Revolut, 2025). The green finance hub identifies intuitive dashboards, progress monitoring features and sustainability indicators to visualise environmental impacts. Organisational evaluation on user engagement and designing simplicity can support this approach, as reflected within the product development categories. However, visual representation is not only sufficient to establish trust.

Additionally, external validation, such as third-party certifications or sustainability reports, is significant to justify the credibility of the features. Revolut's published initiative supports a foundation, but these must be updated to avoid consumer scepticism (Revolut, 2024). The alignment between actual impact and visual interpretation will explore the efficiency of physical evidence and support the brand extension reflectively.

Overall critical analysis

The 7Ps marketing mix illustrates that the green finance hub is constructively in line with Revolut's digital trajectory improvement and growth projection criteria. Revolut's success depends on critical factors such as organisational alignment, transparency and business differentiation, which are crucial to manage marketing relevance. By accurate management of these elements, Revolut can improve its competitive positioning as a leader in sustainable fintech, apart from engaging in emerging trends.

Element 4: Reflection

My reflection based on the Gibbs reflective cycle:



Figure 4.1: Gibbs model

(Source: Dutta, He and Tsang, 2023)

Description

For this project, I had to develop a brand extension for the company Revolut, named the Green Finance Hub. I tried to present my idea through a concise poster. I had to apply marketing frameworks like the STDP and the 7 Ps of marketing. I rigorously analysed the market trends and developed persuasive strategies that aligned with the brand's sustainability goals. For the presentation and the rest of the report, my work had to be clear and visually appealing.

Feelings

Initially, I felt overwhelmed by this task. I was excited about the idea of combining sustainability with technology, but I felt stressed about whether or not my concept could meet both ends. While preparing the report, I felt more confident. I utilised theoretical frameworks to structure my ideas. However, Baig and Yadegaridehkordi (2023) mentioned that communicating complex ideas can be challenging in a limited

time. I felt anxious about my poster presentation, but on completing the task, I felt that I had accomplished stronger analytical abilities.

Evaluation

On successfully integrating sustainability trends with a tech firm like Revolut, I realised the extent to which my proposed extension was relevant for the company. STDP analysis offers a clear strategic direction for a brand's extension plan (McDougal *et al.*, 2024). I believe my proposed plan was persuasive for both the investors and customers of Revolut.

I also tried to make the poster concise and visually structured. However, I realised that my explanation could be more concise in some parts, reflecting my lagging critical thinking skills. I think including more real-world examples or data could have enhanced the credibility of my work.

Analysis

This experience made it easier for me to apply theoretical marketing frameworks in practical scenarios. I developed skills in targeting and segmentation, and the work improved my strategic thinking abilities. I also learnt to make visually attractive presentations and the significance of clearly structuring information. Time management is another important factor in academic life (Deng, 2022). The strict submission deadline for the project improved this skill of mine.

Conclusion

The project significantly contributed to both my professional and personal development. My creativity and analytical thinking were improved, which enhanced my ability to link business strategies with sustainability. My presentation skills, communication and time management have also enhanced due to this work. Most importantly, I am now more confident in handling similar tasks.

Action Plan

Moving forward, I plan to incorporate more data-driven insights in my academic work to support the ideas I present. This would make the work more credible and robust. Considering my restricted time management abilities, I would start practising delivering presentations within strict time limits.

This will improve the clarity of the information I present, and I will build confidence over time. I might also explore advanced design tools to improve the visual quality of my presentations. Finally, to improve my critical thinking abilities, I will engage more deeply with peer-reviewed academic literature.

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Appendices

Appendix 1: Poster presentation

