

Web3 Opportunity Assessment

**Is there a real business case for
blockchain, stablecoins, tokenization, or
programmable digital infrastructure?**

A practical assessment for evaluating opportunity fit,
potential value, and implementation readiness.

ARGOT

Introduction

Web3 technologies can solve meaningful business problems.

They can also add cost, risk, and complexity to problems that existing technology already solves perfectly well. The challenge is distinguishing between the two.

This assessment is designed to help organizations evaluate a potential Web3 opportunity before selecting a platform, choosing a blockchain, designing a token, or launching a pilot.

It examines four questions:

1. Is there a problem worth solving?

Does the existing process contain meaningful friction, cost, delay, risk, or limitations?

2. Does Web3 architecture fit the problem?

Would shared infrastructure, digital ownership, programmable assets, or network-based coordination materially change the process?

3. Is there a credible business case?

Can the proposed change improve an outcome that matters?

4. Is the organization ready to act?

Are the governance, regulatory, technical, and organizational requirements manageable?

The objective is not to achieve the highest possible score. It is to understand where the opportunity is strong, where assumptions need testing, and what should happen next.

How to Use This Assessment

Score each statement from 1 to 5.

- 1 — Not true / not relevant
- 2 — Limited
- 3 — Somewhat true
- 4 — Strong
- 5 — Central to the opportunity

Do not worry about producing a precise numerical answer.

The pattern across the four sections is more important than the total.

Part One: Problem Fit

1. The current process contains meaningful friction.

Consider whether the existing process creates:

- unnecessary cost,
- settlement delays,
- manual reconciliation,
- fragmented systems,
- poor customer experience,
- restricted access,
- operational risk,
- or difficulty coordinating with outside parties.

Score: 1 2 3 4 5

Why this matters

Technology should solve a problem, not create a project. A compelling Web3 opportunity normally begins with identifiable friction in the current operating model.

If the existing process already works efficiently, introducing new infrastructure may create more complexity than value.

2. Multiple independent parties must coordinate around the same transaction, asset, or information.

Examples might include customers, suppliers, banks, platforms, custodians, regulators, distributors, marketplaces, or business partners.

Score: 1 2 3 4 5

Why this matters

Traditional databases are extremely effective when one organization controls the system.

Shared infrastructure becomes more interesting when multiple independent organizations must maintain, verify, transfer, or reconcile related information.

3. Ownership, value, rights, or credentials need to move between participants.

This might involve:

- money,
- financial assets,
- ownership interests,
- contractual rights,
- credentials,
- entitlements,
- access rights,
- or other transferable claims.

Score: 1 2 3 4 5

Why this matters

Blockchain becomes much more compelling when the system needs to transfer something of value rather than simply store information about it.

WHY PROBLEM FIT MATTERS

A strong Web3 opportunity usually begins with a business problem that already exists—not with an interest in blockchain itself.

Look for friction that appears repeatedly across a process: reconciliation, settlement delays, fragmented records, difficult coordination, restricted access, or costly verification.

The stronger the problem is before the technology is introduced, the more credible the opportunity becomes.

Watch for: A project whose main justification is “we should be doing something with blockchain.” That is technology interest, not yet a business case.

Part Two: Infrastructure Fit

4. Significant effort is currently spent on verification, reconciliation, or establishing trust.

Think about where the organization relies on intermediaries or duplicate records to confirm that something happened, someone owns something, or a transaction is valid.

Score: 1 2 3 4 5

Why this matters

Blockchain does not eliminate trust. It can change how verification is performed and where trust resides.

If verification and reconciliation are major sources of cost or delay, shared infrastructure may deserve closer examination.

5. Shared programmability could materially improve the process.

Could predefined rules automatically govern:

- payment,
- settlement,
- eligibility,
- transfer restrictions,
- revenue sharing,
- collateral,
- approvals,
- or other actions involving several parties?

Score: 1 2 3 4 5

Why this matters

Software automation is not new. What blockchain can add is the ability for multiple organizations, assets, and transactions to interact through shared programmable infrastructure.

6. Interoperability with other organizations, assets, platforms, or networks would create value.

Score: 1 2 3 4 5

Why this matters

A Web3 architecture becomes more interesting when an asset or process gains value from participating in a broader ecosystem rather than remaining inside one proprietary system.

WHAT MAKES A PROBLEM A GOOD INFRASTRUCTURE FIT?

Blockchain becomes most useful when the problem extends beyond one organization's internal systems.

Its potential advantages grow when independent participants need to coordinate around shared information, transfer ownership or value, execute common rules, or interact through interoperable infrastructure.

A useful test is: Would removing blockchain from the proposal materially change how the participants coordinate?

If the answer is no, the technology may be unnecessary.

Part Three: Business Value

7. The opportunity improves a measurable business outcome. Which of these could materially improve?

- ☐ Cost
- ☐ Revenue
- ☐ Settlement speed
- ☐ Working capital
- ☐ Operational efficiency
- ☐ Customer experience
- ☐ Market access
- ☐ Risk management
- ☐ Data integrity
- ☐ Partner coordination
- ☐ Other: _____

Score: 1 2 3 4 5

Why this matters

Technical feasibility is not a business case.

Before moving forward, the organization should be able to state what changes economically or operationally if the project succeeds.

8. Web3 infrastructure offers an advantage over improving the existing system.

Ask: Could the same result be achieved more easily through:

- an API,
- conventional database,
- existing payment provider,
- cloud infrastructure,
- automation software,
- or another established solution?

Score: 1 2 3 4 5

Why this matters

This is one of the most important questions in the assessment.

The relevant comparison is not Web3 versus doing nothing.

It is Web3 versus the best realistic alternative.

9. The benefit extends beyond a single isolated transaction.

Score: 1 2 3 4 5

Why this matters

Some of the strongest opportunities arise when infrastructure improves several connected activities.

For example, a stablecoin may affect payments, treasury, settlement, reconciliation, and liquidity rather than simply reducing the cost of one transaction.

Likewise, tokenization may affect issuance, transfer, settlement, servicing, and collateral use.

TECHNICAL VALUE IS NOT BUSINESS VALUE

A project can work technically and still fail commercially.

The business case should identify a measurable improvement in something the organization already cares about—cost, revenue, working capital, settlement time, risk, market access, operational efficiency, or customer experience.

Before moving forward, complete this sentence:

“If this works, the business will be better because ____.”

If that answer remains vague, the opportunity probably needs more work before pilot design begins.

Part Four: Implementation Readiness

10. The organization can clearly identify who owns the initiative.

There is—or could realistically be—a responsible executive, business unit, or cross-functional team.

Score: 1 2 3 4 5

Why this matters

Many pilots fail because they have technical sponsors without clear business ownership.

Someone needs responsibility for the business outcome, not simply the technology.

11. Regulatory, legal, compliance, and governance issues appear manageable.

Score: 1 2 3 4 5

Consider:

- asset classification,
- data/privacy requirements,
- KYC/AML,
- custody,
- jurisdiction,
- contractual rights,
- accounting,
- cybersecurity,
- and governance.

Why this matters

These questions should shape architecture from the beginning.

They are rarely problems that can simply be added after the technology has been built.

12. The organization can test the opportunity without committing to a full transformation.

Score: 1 2 3 4 5

Why this matters

A strong pilot should test a business hypothesis while limiting cost, operational disruption, and downside risk.

The goal is not to prove that the technology works.

It is to determine whether the business case works.

A GOOD IDEA CAN STILL BE THE WRONG PROJECT TODAY

Opportunity fit and organizational readiness are separate questions.

A compelling use case may still require work on:

- executive ownership,
- regulatory interpretation,
- governance,
- compliance,
- technology partners,
- cybersecurity,
- integration,
- or internal capability.

A readiness gap does not necessarily mean abandoning the opportunity.

It means the next step may be preparation rather than implementation.

Interpret Your Results

01

Problem Fit

Questions 1–3

Strong: There appears to be a meaningful operating problem involving coordination, ownership, or value transfer.

Weak: The project may be technology-driven rather than problem-driven.

02

Infrastructure Fit

Questions 4–6

Strong: Shared infrastructure, programmability, or interoperability could materially change the process.

Weak: A conventional system may accomplish essentially the same thing more simply.

03

Business Value

Questions 7–9

Strong: There is a measurable reason to make the change.

Weak: The technology may be interesting, but the economic case is not yet clear.

04

Implementation Readiness

Questions 10–12

Strong: The organization appears capable of testing the opportunity responsibly.

Weak: The opportunity may be credible, but important organizational or regulatory foundations need to be addressed first.

Find Your Opportunity Profile

Your answers may also reveal which Web3 capability deserves further investigation.

High Opportunity Fit + High Readiness

Candidate for Business-Case Development

There appears to be both a meaningful use case and a realistic path toward implementation.

Next step: Define the business case, architecture alternatives, success metrics, risks, and pilot parameters.

High Opportunity Fit + Low Readiness

Opportunity Worth Preparing For

The underlying business case may be compelling, but organizational, regulatory, technical, or governance issues require additional work.

Next step: Identify the readiness gaps before selecting technology or launching a pilot.

Moderate Opportunity Fit

Targeted Use Case

Web3 may improve one specific part of the workflow without justifying a broader transformation.

Next step: Isolate the part of the process where the technology creates measurable value and test that assumption narrowly.

Low Opportunity Fit

Existing Infrastructure May Be Better

The process may not contain enough multi-party coordination, digital ownership, programmability, or interoperability requirements to justify blockchain-based infrastructure. That is a useful conclusion.

Next step: Evaluate whether conventional technology can address the underlying problem more effectively.

What Kind of Opportunity Is It?

Your answers may also reveal which Web3 capability deserves further investigation.

Stablecoins & Payment Infrastructure

Look here when the primary friction involves:

- payments,
- treasury,
- cross-border activity,
- settlement,
- liquidity,
- or moving money among counterparties.

Tokenization

Look here when the opportunity involves:

- asset ownership,
- issuance,
- transfer,
- servicing,
- collateral,
- settlement,
- or new distribution models.

Smart-Contract Automation

Look here when:

- business rules cross organizational boundaries,
- transactions depend on predefined conditions,
- or financial/commercial actions could be coordinated automatically.

Shared Blockchain Infrastructure

Look here when:

- multiple independent participants maintain overlapping records,
- reconciliation is significant,
- or a common transaction layer could reduce coordination costs.

Conventional Infrastructure

Do not overlook this answer.

If one organization controls the process, participants already trust the system, ownership does not need to move digitally, and interoperability creates little additional value, a conventional solution may remain the better architecture.

Six Questions to Answer Before Moving Forward

Before approving a Web3 initiative, leadership should be able to answer:

1. What specific problem are we solving?
2. Why is Web3 infrastructure better than the strongest conventional alternative?
3. Who receives the economic or operational benefit?
4. What changes in the operating model if the project succeeds?
5. What new risks or complexity does the architecture introduce?
6. How will we know whether the initiative worked?

If those answers are still unclear, the next step is probably not implementation.

It is further evaluation.

From Opportunity to Decision

A useful Web3 strategy begins before technology selection.

Argot helps organizations evaluate blockchain, stablecoin, tokenization, and digital-infrastructure opportunities; build the business case; identify implementation requirements; and determine whether a pilot is justified.

Explore Argot's Web3 Strategy Services

argotagency.io/what-we-do

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