

since you'd think security would be of great concern from the start. What examples might you draw on where users don't prioritise security to being with, but then begin to? Or is it more about users slowly becoming more aware about potential security issues through prolonged use of the product?

Thanks,
Ben

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Re: Initial Post

by [Ruben Marques](#) - Sunday, 25 January 2026, 6:19 PM

Hi Ben, thanks for you reply

On your point about security, I think you are spot on. It often feels counter-intuitive because we assume security should be the top priority from day one. In reality, I think users prioritise security based on how much "skin in the game" they have, rather than just awareness.

I can give you a personal example with Revolut. I started using it two years ago just to test the waters. Initially I only deposited small sums to try out the exchange features, and most of my focus was entirely on how good the user journey was compared to traditional banks. I didn't worry much about safety because I didn't have much to lose.

Now that I have integrated it into my daily life and the account holds real value, my mindset has completely flipped. I find myself worrying about security constantly and rotating my passwords every three months. The app didn't change, but the value of what I stored in it did.

We see the same thing with tools like Gmail. When you open a new account, you are just enjoying the free storage and features. Years later, when that same inbox holds confidential files, users suddenly start caring about 2FA and privacy settings. The security concern scales with the data you accumulate.

Very opinion based nonetheless.

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