

# CirclePe — Context Graph Analysis

*WhatsApp Onboarding Flow Decision Simulation*

## What This System Does

A **decision simulation system** that models how users reason through CirclePe's WhatsApp bot onboarding flow, step by step.

**Simulates:** Expectations • Perceived risk • Irreversibility • Value recognition

**Output:** 853 decision traces across target personas

## The Context Graph: How CirclePe's WhatsApp Flow Works as a System

**Visual Diagram (see graph above):**

- **Gray boxes** = Low friction steps (Entry, Welcome)
- **Red box** = Belief break point (Step 2: User Type Selection)
- **Orange box** = High friction before value (Step 3: Path-Specific Interaction)
- **Green box** = Value finally shown (Step 4: App Redirect/Agent)
- **Risk scores** increase: 0.0 → 0.1 → 0.1 → 0.2 → 0.3
- **Value scores** increase: 0.2 → 0.3 → 0.2 → 0.5 → 0.8
- **Delay to value** decreases: 4 → 3 → 2 → 1 → 0 steps

**Key Insight:** WhatsApp bot creates low-friction entry, but app redirect or agent handover creates friction before value is fully delivered. Users abandon when asked to commit to app download or wait for agent before seeing clear value.



## Decision Simulation Results

### Core Verdict:

Users abandon when WhatsApp bot asks them to commit to a path (Tenant vs Landlord) before showing clear value. The selection feels like a commitment point rather than exploration, triggering abandonment.

### Where Belief Breaks:

Step: User must commit to Tenant or Landlord path at step 3 of 5 (60% progress) without seeing eligibility estimate or advance rent calculation first.

Psychology: Users arrive via WhatsApp expecting low-friction exploration. When asked to select Tenant or Landlord, it feels like a commitment rather than exploration. They haven't seen their eligibility or advance rent calculation yet, so the selection feels premature and risky.

### Why Belief Breaks:

#### User Believes:

- WhatsApp bot will show eligibility or advance rent calculator immediately
- They can explore zero deposit options without downloading an app
- The platform will show value before asking them to commit to a path
- Low-friction WhatsApp experience will continue throughout

#### Product Asks:

- Select Tenant or Landlord path before seeing eligibility/calculator
- Download app or wait for agent before seeing value
- Commit to a path without understanding what they'll get

### THE ONE BET:

**Show eligibility estimate or advance rent calculator in WhatsApp at Welcome & Personalization (Step 2) BEFORE User Type Selection (Step 3) where 200 users drop.**

If users see their eligibility estimate (for tenants) or advance rent calculation (for landlords) directly in WhatsApp before being asked to download the app or wait for an agent, they'll understand the value proposition. This maintains the low-friction WhatsApp experience and reduces abandonment at the app redirect step.

## Step-by-Step Analysis

Step	Name	Risk	Value	Delay	Key Issue
0	Entry	0.0	0.2	4	Low friction, familiar WhatsApp
1	Welcome	0.1	0.3	3	Trust signals (IIT-IIM, logos)
2	User Type	0.1	0.2	2	■■ BELIEF BREAK
3	Path-Specific	0.2	0.5	1	App redirect required
4	App/Agent	0.3	0.8	0	■ Value shown

### Key Findings:

- WhatsApp entry creates low friction (familiar interface)
- Welcome step builds trust with IIT-IIM branding and partner logos
- User type selection (Step 2) is first commitment point - belief breaks here
- Path-specific interaction requires app redirect or agent wait - friction before value
- Final step shows value but requires app download or agent availability

### Recommendations:

- Show eligibility estimate or advance rent calculator in WhatsApp before app redirect
- Provide 'Quick Estimate' option that doesn't require app download
- Make agent handover more seamless with immediate availability indicators
- Reduce friction at Step 2 by making user type selection feel exploratory, not committing