Behavioral Simulation Analysis Report

Credigo.club Product Journey Analysis

Executive Summary

Metric	Value
Total Trajectories Simulated	7,000
Completed Journeys	7
Overall Completion Rate	0.1%
Product Type	personal_finance_manager
Analysis Confidence	High

1. What's Not Working in the Current Product

This section identifies the critical failure points in the user journey where users are abandoning the product. These are not just numbers—they represent real behavioral barriers preventing users from completing their goals.

Critical Drop-Off Points

Step Name	Drop Rate	Users Exited	Dominant Failure Reason
Your top 2 spend categories?	69.2%	1,041	System 2 fatigue
Do you track your monthly spending?	67.9%	315	System 2 fatigue
What kind of perks excite you the most?	52.5%	2,440	System 2 fatigue
Best Deals for You – Apply Now	50.0%	7	System 2 fatigue
Do you have any existing credit cards?	49.4%	39	System 2 fatigue
How much do you spend monthly?	47.0%	70	System 2 fatigue
Step 1 of 11	41.7%	10	System 2 fatigue
Help us personalise your card matches	40.0%	16	System 2 fatigue

Why Users Are Leaving

Failure Reason	Count	Percentage
System 2 fatigue	6,992	100.0%
Multi-factor failure	1	0.0%

2. Why It's Not Working: Behavioral Analysis

Understanding the 'why' behind user drop-offs requires examining the psychological and behavioral factors at play. Our simulation models cognitive energy, perceived risk, effort, and value—the key drivers of user decision-making.

Behavioral Metrics by Step

Step: Your top 2 spend categories?

Metric	Average Value	Interpretation
Drop Rate	69.2%	High
Cognitive Energy	0.00	Depleted
Perceived Risk	1.00	Very High
Perceived Effort	1.24	Very High
Perceived Value	0.44	Moderate

Primary Failure Reason: System 2 fatigue

Step: Do you track your monthly spending?

Metric	Average Value	Interpretation
Drop Rate	67.9%	High
Cognitive Energy	0.00	Depleted
Perceived Risk	1.15	Very High
Perceived Effort	1.16	Very High
Perceived Value	0.58	High

Primary Failure Reason: System 2 fatigue

Step: What kind of perks excite you the most?

Metric	Average Value	Interpretation
Drop Rate	52.5%	High
Cognitive Energy	0.00	Depleted

Perceived Risk	0.60	High
Perceived Effort	0.67	Moderate
Perceived Value	0.28	Low

Primary Failure Reason: System 2 fatigue

Step: Best Deals for You – Apply Now

Metric	Average Value	Interpretation
Drop Rate	50.0%	Moderate
Cognitive Energy	0.00	Depleted
Perceived Risk	1.80	Very High
Perceived Effort	1.07	Very High
Perceived Value	1.23	High

Primary Failure Reason: System 2 fatigue

Step: Do you have any existing credit cards?

Metric	Average Value	Interpretation
Drop Rate	49.4%	Moderate
Cognitive Energy	0.00	Depleted
Perceived Risk	1.42	Very High
Perceived Effort	1.03	Very High
Perceived Value	0.86	High

Primary Failure Reason: System 2 fatigue

3. What We've Been Solving: The Simulation Approach

Traditional analytics tell you *where* users drop off, but not *why*. Our behavioral simulation approach models the psychological factors that drive user decisions, enabling us to predict and understand drop-offs before they happen in production.

The Behavioral Simulation Framework

1. Cognitive Energy Modeling: Tracks users' mental resources as they progress through the journey. When cognitive energy depletes, users become more likely to abandon, even if they're interested.

2. Perceived Risk Assessment: Models how risky each step feels to users. High perceived risk without adequate reassurance leads to abandonment, especially for financial products.

3. Effort-Value Balance: Users continuously evaluate whether the effort required is worth the value they expect to receive. When effort exceeds perceived value, abandonment becomes likely.

4. State Variants: Simulates users in different mental states (fresh, tired, distrustful, etc.) to understand how context affects behavior. This reveals which steps are sensitive to user state.

5. Failure Mode Identification: Categorizes why users drop off (System 2 fatigue, value-risk mismatch, trust issues, etc.) to provide actionable insights rather than just metrics.

6. Predictive Analysis: By modeling behavioral dynamics, we can predict drop-offs before they happen and test interventions in simulation rather than through expensive A/B tests.

Key Insights from This Analysis

• The extremely low completion rate indicates fundamental structural issues in the user journey, not just isolated problems. This suggests the need for a comprehensive redesign rather than incremental improvements.

• System 2 fatigue accounts for 100.0% of failures, indicating that the journey is too cognitively demanding. Users are mentally exhausted before they can complete the flow.

• 8 critical steps have very high perceived effort (>0.8), suggesting users find the process too difficult or time-consuming.

• 2 critical steps have low perceived value (<0.3), meaning users don't see enough benefit to justify continuing.

4. Recommendations and Next Steps

Based on the behavioral analysis, here are prioritized recommendations to improve the user journey:

Priority 1: Address Your top 2 spend categories?
• Reduce effort: Simplify the step, reduce required inputs, or use progressive disclosure.
• Reduce perceived risk: Add reassurance elements, social proof, or security indicators.
• Reduce cognitive load: Break complex decisions into smaller steps, provide defaults, or use visual aids.
• Combat fatigue: Shorten the journey, provide breaks, or save progress for later.

Priority 2: Address Do you track your monthly spending?
• Reduce effort: Simplify the step, reduce required inputs, or use progressive disclosure.
• Reduce perceived risk: Add reassurance elements, social proof, or security indicators.
• Reduce cognitive load: Break complex decisions into smaller steps, provide defaults, or use visual aids.
• Combat fatigue: Shorten the journey, provide breaks, or save progress for later.

Priority 3: Address What kind of perks excite you the most?
• Increase value visibility: Show concrete benefits, use examples, or demonstrate progress toward value.
• Reduce cognitive load: Break complex decisions into smaller steps, provide defaults, or use visual aids.
• Combat fatigue: Shorten the journey, provide breaks, or save progress for later.

Priority 4: Address Best Deals for You – Apply Now
• Reduce effort: Simplify the step, reduce required inputs, or use progressive disclosure.
• Reduce perceived risk: Add reassurance elements, social proof, or security indicators.
• Reduce cognitive load: Break complex decisions into smaller steps, provide defaults, or use visual aids.
• Combat fatigue: Shorten the journey, provide breaks, or save progress for later.

Priority 5: Address Do you have any existing credit cards?
• Reduce effort: Simplify the step, reduce required inputs, or use progressive disclosure.
• Reduce perceived risk: Add reassurance elements, social proof, or security indicators.
• Reduce cognitive load: Break complex decisions into smaller steps, provide defaults, or use visual aids.
• Combat fatigue: Shorten the journey, provide breaks, or save progress for later.

Additional Insights from Aggregated Analysis

Step-Level Failure Summary

Step	Failure Rate	Personas Affected	Dominant Reason
Find the Best Credit Card In 60 seconds	33.5%	964	System 2 fatigue
What kind of perks excite you the most?	34.9%	899	System 2 fatigue
Any preference on annual fee?	1.5%	87	System 2 fatigue
straightforward + options are clearly de...	8.6%	348	System 2 fatigue
Your top 2 spend categories?	14.9%	471	System 2 fatigue
Do you track your monthly spending?	4.5%	160	System 2 fatigue
How much do you spend monthly?	1.0%	39	System 2 fatigue
Do you have any existing credit cards?	0.6%	21	System 2 fatigue

■ Intent-Sensitive Steps

• Intent-sensitive: 185 personas fail at 'Find the Best Credit Card In 60 seconds' but with low consistency (49.9%). Failure depends on user's arrival state (motivation, energy), not just the step itself.

• Intent-sensitive: 50 personas fail at 'straightforward + options are clearly defined' but with low consistency (47.1%). Failure depends on user's arrival state (motivation, energy), not just the step itself.

• Intent-sensitive: 227 personas fail at 'Your top 2 spend categories?' but with low consistency (44.0%). Failure depends on user's arrival state (motivation, energy), not just the step itself.

5. Detailed Analysis Summary

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■ DROPSIM AGGREGATION RESULTS

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STEP-LEVEL FAILURE ANALYSIS

Find the Best Credit Card In 60 seconds:

Fails for: 2348 variants (33.5%)

Affects: 964 personas

Dominant failure reason: System 2 fatigue (2348 variants)

What kind of perks excite you the most?:

Fails for: 2440 variants (34.9%)

Affects: 899 personas

Dominant failure reason: System 2 fatigue (2439 variants)

Secondary failure reason: Multi-factor failure (1 variants)

Any preference on annual fee?:

Fails for: 106 variants (1.5%)

Affects: 87 personas

Dominant failure reason: System 2 fatigue (106 variants)

straightforward + options are clearly defined:

Fails for: 601 variants (8.6%)

Affects: 348 personas

Dominant failure reason: System 2 fatigue (601 variants)

Your top 2 spend categories?:

Fails for: 1041 variants (14.9%)

Affects: 471 personas

Dominant failure reason: System 2 fatigue (1041 variants)

Do you track your monthly spending?:

Fails for: 315 variants (4.5%)

Affects: 160 personas

Dominant failure reason: System 2 fatigue (315 variants)

How much do you spend monthly?:

Fails for: 70 variants (1.0%)

Affects: 39 personas

Dominant failure reason: System 2 fatigue (70 variants)

Do you have any existing credit cards?:

Fails for: 39 variants (0.6%)

Affects: 21 personas

Dominant failure reason: System 2 fatigue (39 variants)

Help us personalise your card matches:

Fails for: 16 variants (0.2%)

Affects: 11 personas

Dominant failure reason: System 2 fatigue (16 variants)

Step 1 of 11:

Fails for: 10 variants (0.1%)

Affects: 4 personas

Dominant failure reason: System 2 fatigue (10 variants)

Best Deals for You – Apply Now:

Fails for: 7 variants (0.1%)

Affects: 3 personas

Dominant failure reason: Sys...

[Report truncated for brevity. Full analysis available in JSON data.]

General Principles

1. Value First: Always establish value proposition before asking for commitment or personal information.

2. Reduce Friction: Minimize cognitive effort and perceived risk at every step.

3. Progressive Disclosure: Don't overwhelm users—reveal information and requirements gradually.

4. Reassurance Throughout: Build trust continuously, not just at the beginning.

5. Respect Cognitive Limits: Keep the journey short enough that users don't exhaust their mental resources.

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