

# Credigo.club Simulation Report

## Improved Behavioral Engine Results

### Executive Summary

Metric	Value
Total Personas Simulated	1,000
Total Trajectories	7,000
Completed Trajectories	1,637
Overall Completion Rate	23.4%
Simulation Type	improved_behavioral_engine
Product	Blink Money (Credit against Mutual Funds)

## 1. Funnel Analysis: Step-by-Step Drop-Off

This section shows where users are dropping off at each step of the Credigo.club journey. Understanding these drop-off points helps identify which steps need the most attention.

Step	Users Entering	Users Exiting	Drop Rate	Cumulative Loss
Smart Credit against Mutual Funds	7,000	3,623	51.8%	51.8%
Check Your Eligibility - Mobile Number	3,377	1,626	48.1%	75.0%
Check Limit - PAN and DOB	1,751	114	6.5%	76.6%
Completed	7,000	1,637	N/A	N/A

## 2. Why Users Are Leaving: Failure Reasons

Understanding the behavioral reasons behind drop-offs helps identify what's driving users away. The improved model tracks multiple failure modes, not just cognitive fatigue.

Failure Reason	Count	Percentage
System 2 fatigue	5,139	95.8%
Loss aversion	224	4.2%

### Exit Step Distribution

Exit Step	Count	Percentage
Smart Credit against Mutual Funds	3,623	51.8%
Completed	1,637	23.4%
Check Your Eligibility - Mobile Number	1,626	23.2%
Check Limit - PAN and DOB	114	1.6%

### 3. Behavioral Insights: What's Working

#### Energy Recovery Mechanisms

The improved model includes energy recovery mechanisms where users can regain cognitive energy when they see value, make progress, or receive reassurance. **4 recovery events** were detected (0.1% of steps), demonstrating that users can recover from low energy states.

#### Persona Behavioral Diversity

Metric	Value
Mean Completion Rate	23.4%
Median Completion Rate	14.3%
Standard Deviation	19.6%
Minimum	0.0%
Maximum	100.0%

The completion rate ranges from 0.0% to 100.0%, with a standard deviation of 19.6%, showing good behavioral diversity across different persona archetypes.

## 4. Model Improvements: What Changed

- 1. Probabilistic Decisions:** Instead of binary drop/continue decisions, the model now uses probabilistic continuation. This prevents total collapse and creates realistic variance.
- 2. Energy Recovery:** Cognitive energy can now recover when users see value, make progress, or receive reassurance. This creates realistic 'second wind' moments.
- 3. Value Override:** High perceived value can override fatigue, allowing users to push through even when cognitive energy is low. This models real-world persistence.
- 4. Commitment Effect:** Users who've made progress are more likely to continue, modeling the sunk cost effect. Later steps show higher continuation rates.
- 5. Heterogeneous Behavior:** Different persona archetypes behave differently based on their traits (digital literacy, aspiration, risk tolerance, etc.).
- 6. Minimum Persistence:** Even in worst-case scenarios, some users (10%) continue, preventing unrealistic total collapse.

## 5. Recommendations and Next Steps

Based on the simulation results, here are prioritized recommendations to improve the Credigo.club user journey:

### **Priority 1: Address Smart Credit against Mutual Funds**

- **Problem:** 51.8% drop rate (3,623 users)
- **Solution:** Reduce effort, increase value visibility, add reassurance

### **Priority 2: Address Check Your Eligibility - Mobile Number**

- **Problem:** 48.1% drop rate (1,626 users)
- **Solution:** Reduce effort, increase value visibility, add reassurance

## 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.