

Blink Money — Technical Intelligence Brief

How user decision-making unfolds inside the product

What This System Does

A **decision simulation system** that models how users reason through your product, step by step.

Simulates: Expectations • Perceived risk • Irreversibility • Value recognition

Output: 1000 decision traces across target personas

The Context Graph: How Your Product Works as a System

Visual Diagram (see graph above):

- **Red boxes** = Belief break points (Steps 1-3)
- **Green box** = Value finally shown (Step 4)
- **Risk scores** increase: 0.1 → 0.3 → 0.7 → 0.6 → 0.0
- **Value scores** remain 0.0 until Step 4 (0.8)
- **Delay to value** decreases: 4 → 3 → 2 → 1 → 0 steps

Key Insight: Trust is demanded at Steps 1-3 (phone, PAN, OTP) but no value is shown. Value is delayed until Step 4. This misalignment causes abandonment.



Persona Decision Patterns

Five User Mindsets Through the Same Flow

Persona	Drop Step	Primary Concern
Salaried Professionals	1	Delay seeing limit
Self-Employed	2	PAN/DOB anxiety
Credit-Aware	3	No comparison
Speed-Seekers	0	Too slow
Cost-Conscious	4	Rates unclear

Shared Pattern: All five abandon when asked to share personal information before seeing value.

Different Reasons, Same Structural Flaw:

- Salaried: 'I don't see my limit yet' (value delay)
- Self-employed: 'I'm anxious about data sharing' (risk perception)
- Credit-aware: 'I'm comparing to alternatives' (comparison need)

Insight: Same step fails for different psychological reasons, but all point to the same structural issue: **value comes too late**.

Non-Obvious Patterns

Pattern 1: Progress Indicators Increase Anxiety

Assumption: 'Step 2 of 5' indicator reduces friction

Reality: Indicator sets expectation → Step 2 introduces friction → mismatch triggers abandonment

Insight: Progress indicators work when they match expectations.

Pattern 2: Trust Signals Ineffective Before Value

Assumption: Partner logos (HDFC, Axis, SBI) build trust

Reality: Trust signals visible at Steps 1-3 but abandonment occurs. Effective only at Step 4 (value shown)

Insight: Trust signals work when trust exists. Value creates trust; signals reinforce it.

Pattern 3: Irreversibility Timing Matters More Than Score

Phone (0.2) < PAN (0.4) < OTP (0.3) in irreversibility, but all feel too risky when asked before value.

Insight: The issue isn't the irreversibility score—it's the timing relative to value delivery.

The Core Structural Insight

The Flaw: Sequencing and trust, not UX or copy.

	Steps 1-3	Step 4
Action Type	Irreversible	Reversible
What User Sees	No value	Value shown
User Feeling	Commitment	Exploration
Result	Abandonment	Proceed

Why This Matters:

- Irreversible actions feel like commitments
- Reversible value feels like exploration
- When commitment comes before exploration, users leave

The Fix: Show credit limit estimate after phone + PAN (Step 2-3), before OTP. This establishes value before asking for more trust.

What This Enables

See Blind Spots	Align Teams	Safer Bets
Before metrics move	Shared diagnosis	Reversible changes
Fix structural issues	No debate about cause	Clear learning goals
Prevent problems	Faster decisions	Risk assessment included

Closing Perspective

This is about seeing how users decide, not forcing them to convert. When you understand the decision-making process, you can design products that align with how users actually think, not how you hope they think.

Analysis based on 1000 decision traces across target personas, 5 product steps, and 3-level inference depth. All insights derived from structured decision simulations.