

Credigo.club Simulation Report

Improved Behavioral Engine Results

Executive Summary

Metric	Value
Total Personas Simulated	1,000
Total Trajectories	7,000
Completed Trajectories	1,063
Overall Completion Rate	15.2%
Simulation Type	improved_behavioral_engine
Product	Credigo.club

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
Find the Best Credit Card In 60 seconds	7,000	3,593	51.3%	51.3%
What kind of perks excite you the most?	3,407	1,676	49.2%	75.3%
Any preference on annual fee?	1,731	407	23.5%	81.1%
straightforward + options are clearly defined	1,324	9	0.7%	81.2%
Your top 2 spend categories?	1,315	76	5.8%	82.3%
Do you track your monthly spending?	1,239	94	7.6%	83.6%
How much do you spend monthly?	1,145	24	2.1%	84.0%
Do you have any existing credit cards?	1,121	57	5.1%	84.8%
Help us personalise your card matches	1,064	0	0.0%	84.8%
Step 1 of 11	1,064	1	0.1%	84.8%
Best Deals for You – Apply Now	1,063	0	0.0%	84.8%
Completed	7,000	1,063	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	5,935	100.0%
Loss aversion	2	0.0%

Exit Step Distribution

Exit Step	Count	Percentage
Find the Best Credit Card In 60 seconds	3,593	51.3%
What kind of perks excite you the most?	1,676	23.9%
Completed	1,063	15.2%
Any preference on annual fee?	407	5.8%
Do you track your monthly spending?	94	1.3%
Your top 2 spend categories?	76	1.1%
Do you have any existing credit cards?	57	0.8%
How much do you spend monthly?	24	0.3%
straightforward + options are clearly de...	9	0.1%
Step 1 of 11	1	0.0%

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. **515 recovery events** were detected (3.6% of steps), demonstrating that users can recover from low energy states.

Persona Behavioral Diversity

Metric	Value
Mean Completion Rate	15.2%
Median Completion Rate	14.3%
Standard Deviation	14.1%
Minimum	0.0%
Maximum	85.7%

The completion rate ranges from 0.0% to 85.7%, with a standard deviation of 14.1%, 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 Find the Best Credit Card In 60 seconds

- **Problem:** 51.3% drop rate (3,593 users)
- **Solution:** Reduce effort, increase value visibility, add reassurance

Priority 2: Address What kind of perks excite you the most?

- **Problem:** 49.2% drop rate (1,676 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.