



#23 Money illusion

If the specificity of the product allows, we can explain to the user what inflation is and then add to the project accumulation systems that will partially compensate the loss from inflation.

#7 Mood-congruent memory bias

We may not send bad news to the user (payment requests, informing about a negative credit balance, etc.) when they are in a bad mood.

#18 Anchoring effect

We can try to reduce the withdrawal amount or influence the withdrawal date by playing with numbers.

#21 Distinction bias

We can store data about changes in the user's account balance in different categories. In some cases, we can make this data difficult to access (5-6 clicks deep).

#79 Hyperbolic discounting

We can slow down the withdrawal process by offering instant rewards. This should be done very carefully not to call #91 Reactance.

#73 Hard-easy effect

We can exaggerate the complexity of the withdrawal process. So, some platforms (especially those related to gambling) provide the user with a huge list of withdrawal rules for review, thereby complicating the process. A gambling user will often prefer another round of blackjack to reading the rules and instructions for money withdrawal.