

# DR. TOSHL

OR HOW WE LEARNED  
TO STOP WORRYING  
AND LOVE THE FINANCE

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CTO @TOSHL



HABIT FORMING APPS

*A habit is a routine of behavior  
that is repeated regularly and  
tends to occur subconsciously.*

*— Wikipedia (obviously)*

OLD HABITS ARE HARD TO BREAK

NEW HABITS ARE HARD TO FORM

# THE HOOK MODEL

SO, WHAT IS THIS DOOMSDAY MACHINE ANYWAY?



**'A must-read for everyone who cares  
about driving customer engagement'**

*ERIC RIES, author of *The Lean Startup**

# HOOKED



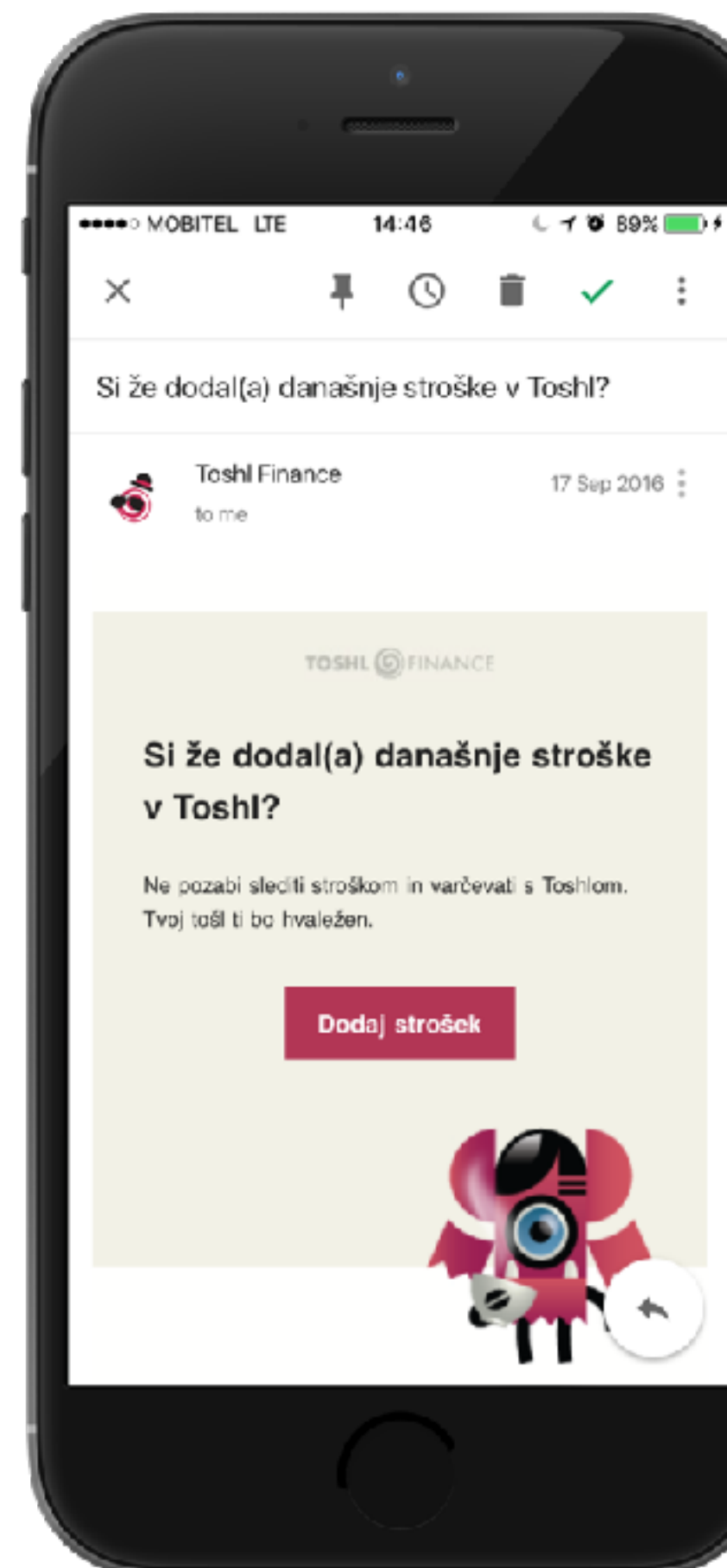
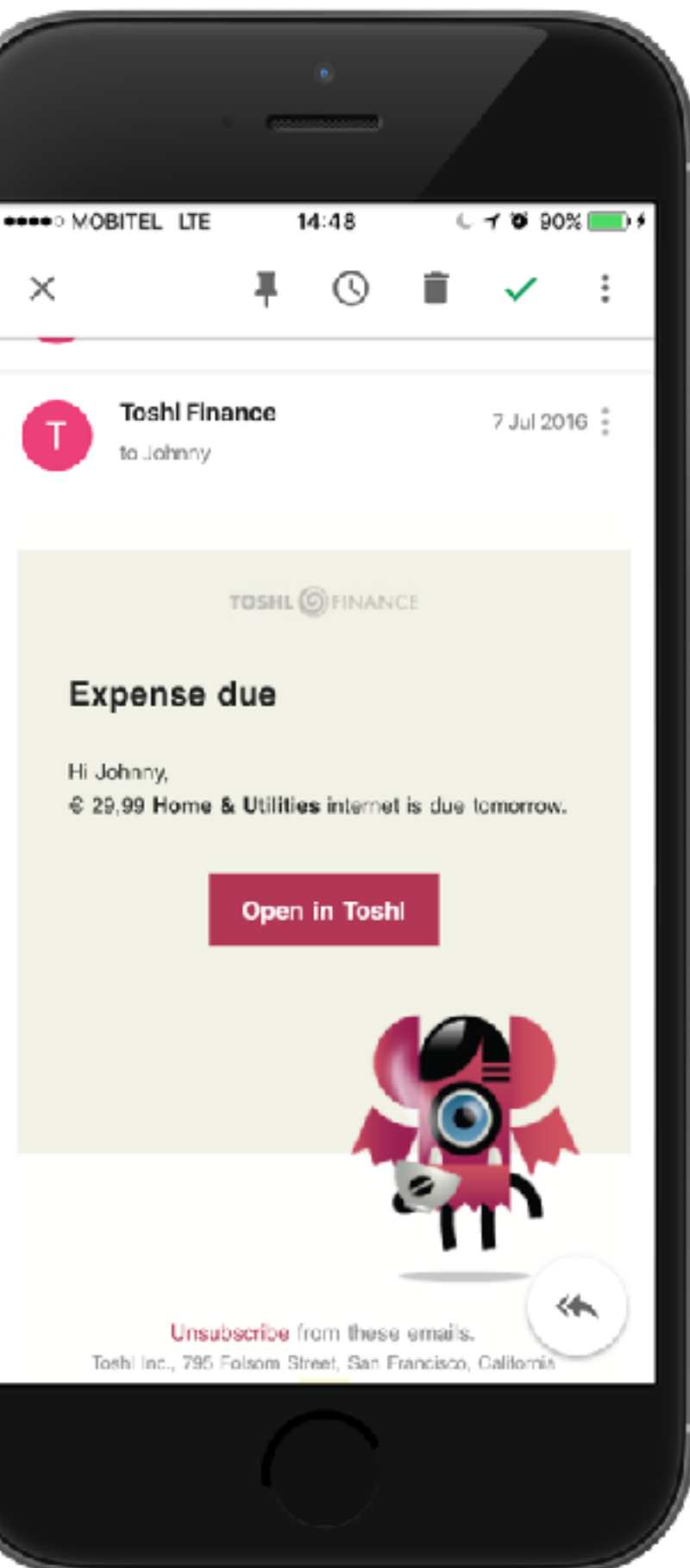
**How to Build  
Habit-Forming Products**

**NIR EYAL**

WITH RYAN HOOVER

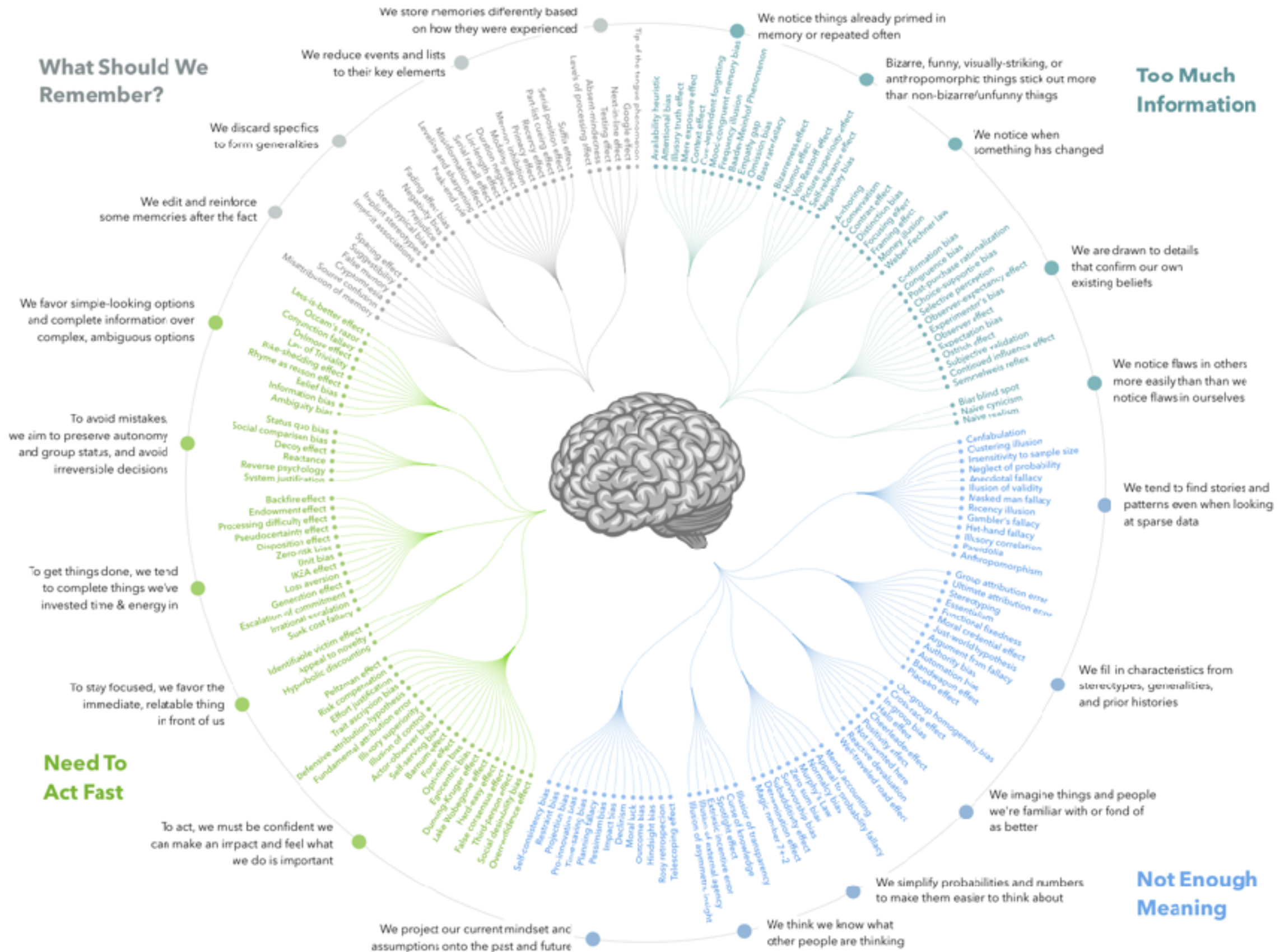


TRIGGER

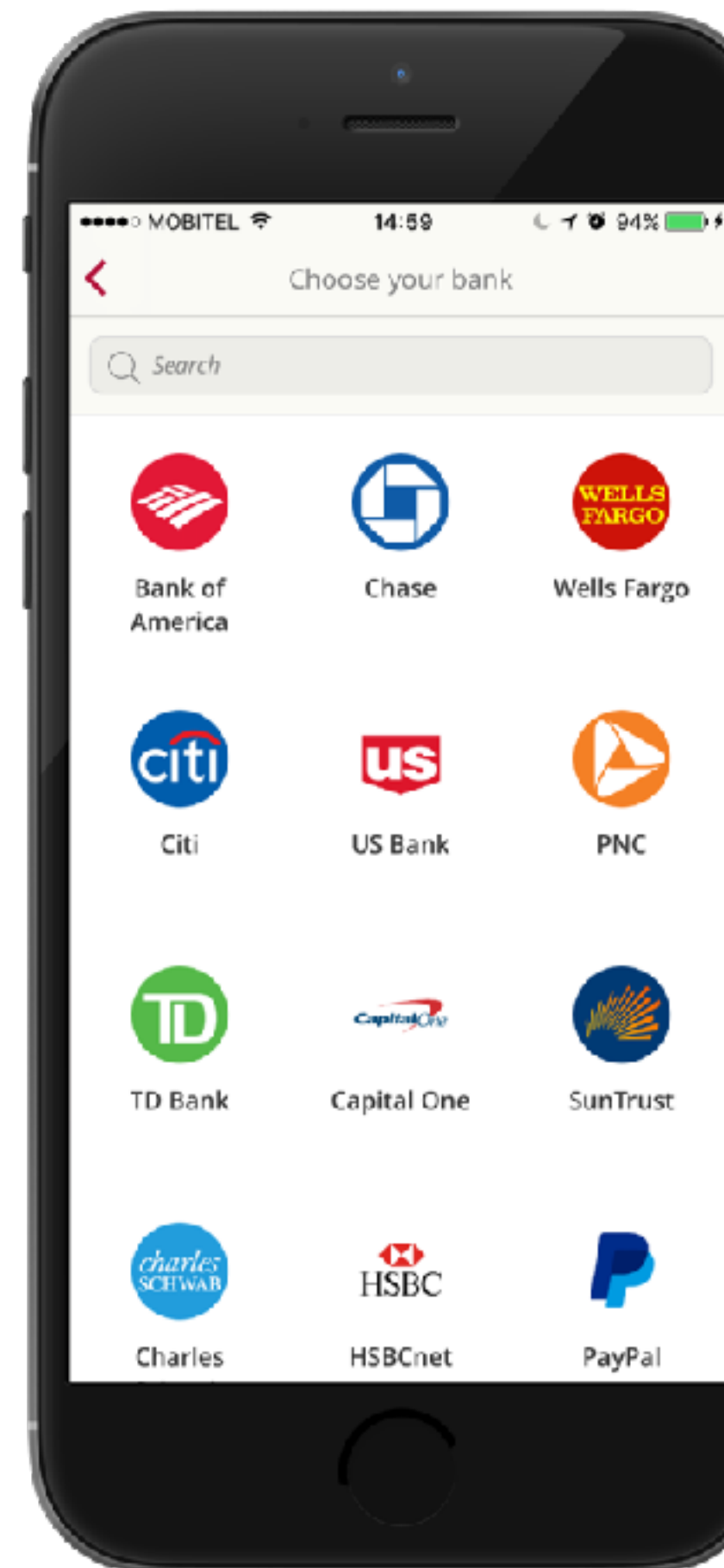
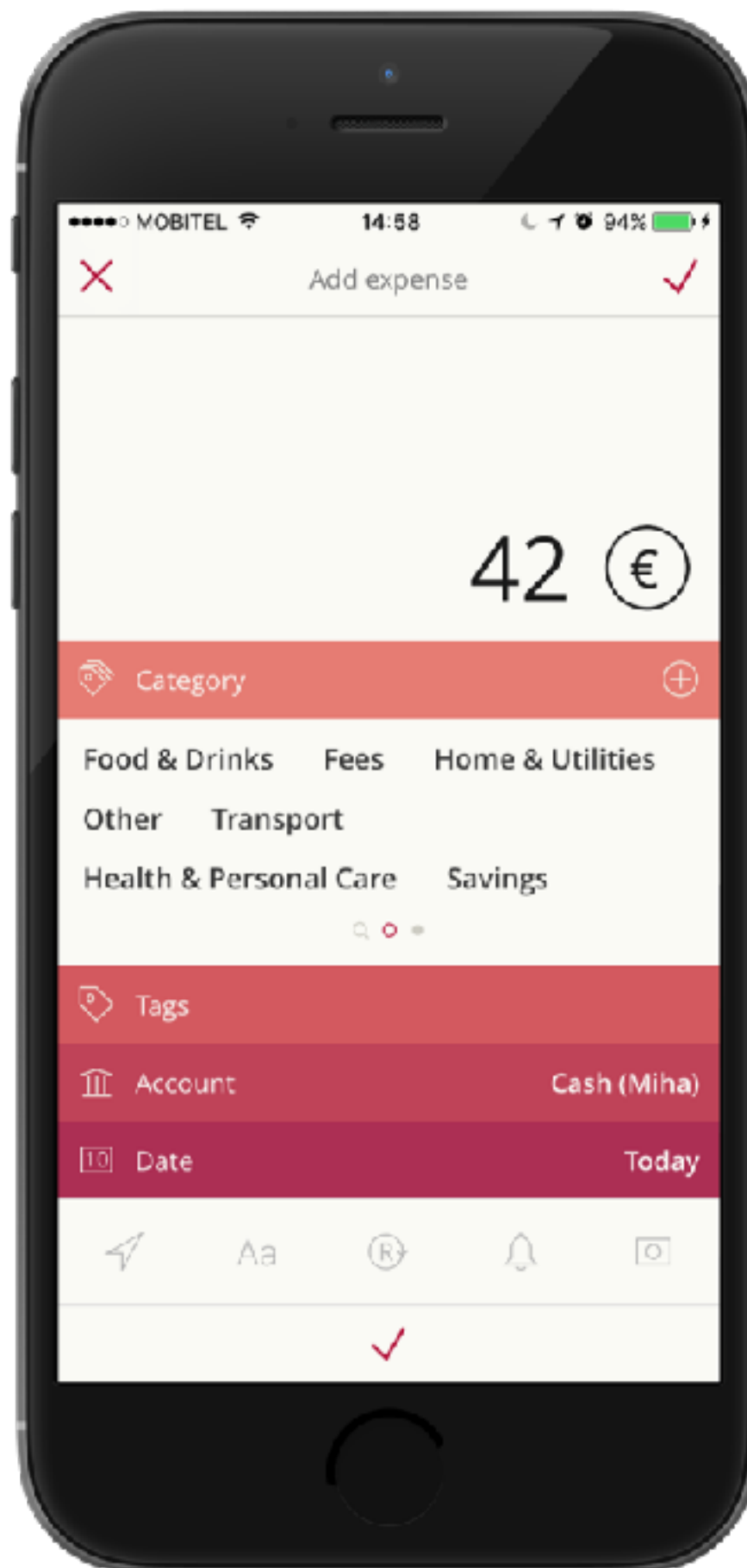
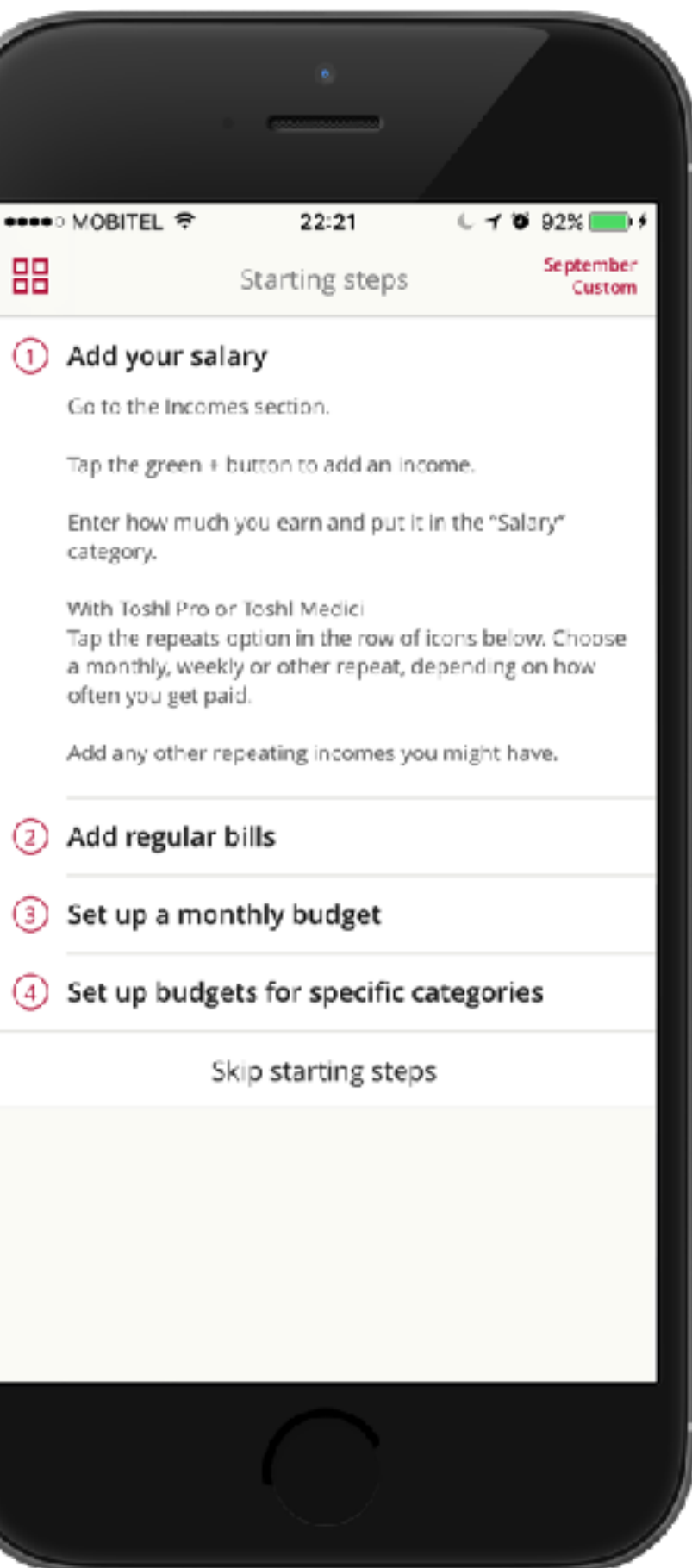


ACTION

# COGNITIVE BIAS CODEX

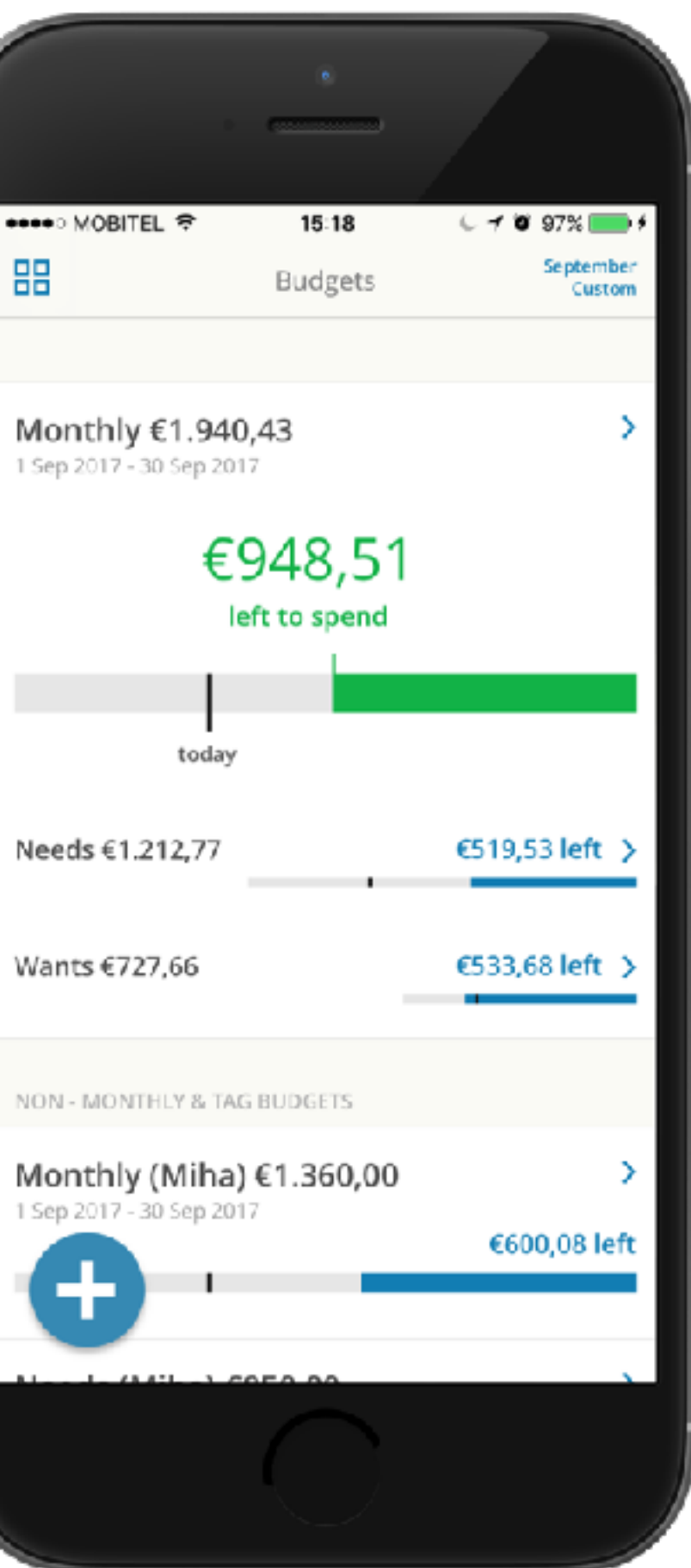






VARIABLE REWARD



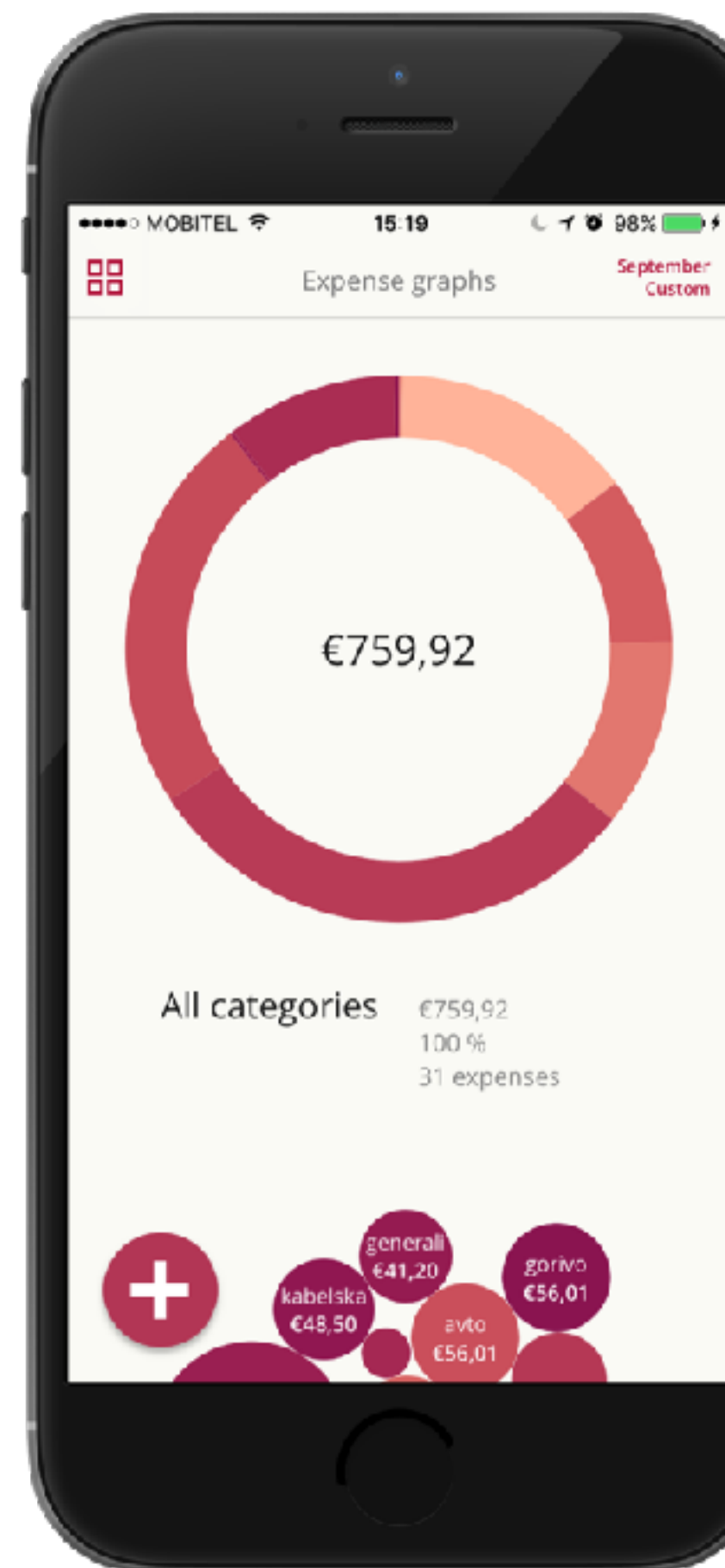


MOBITEL 15:18 97%

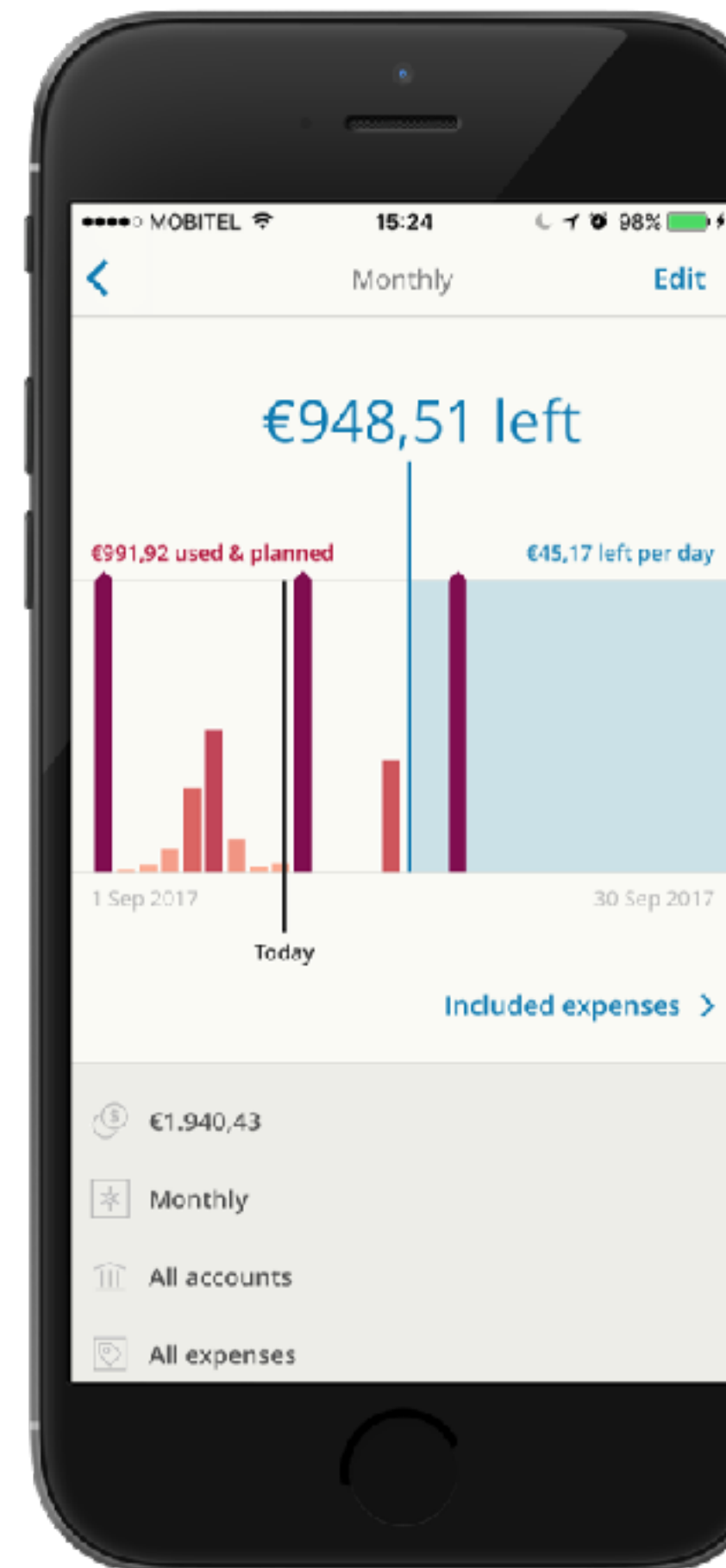
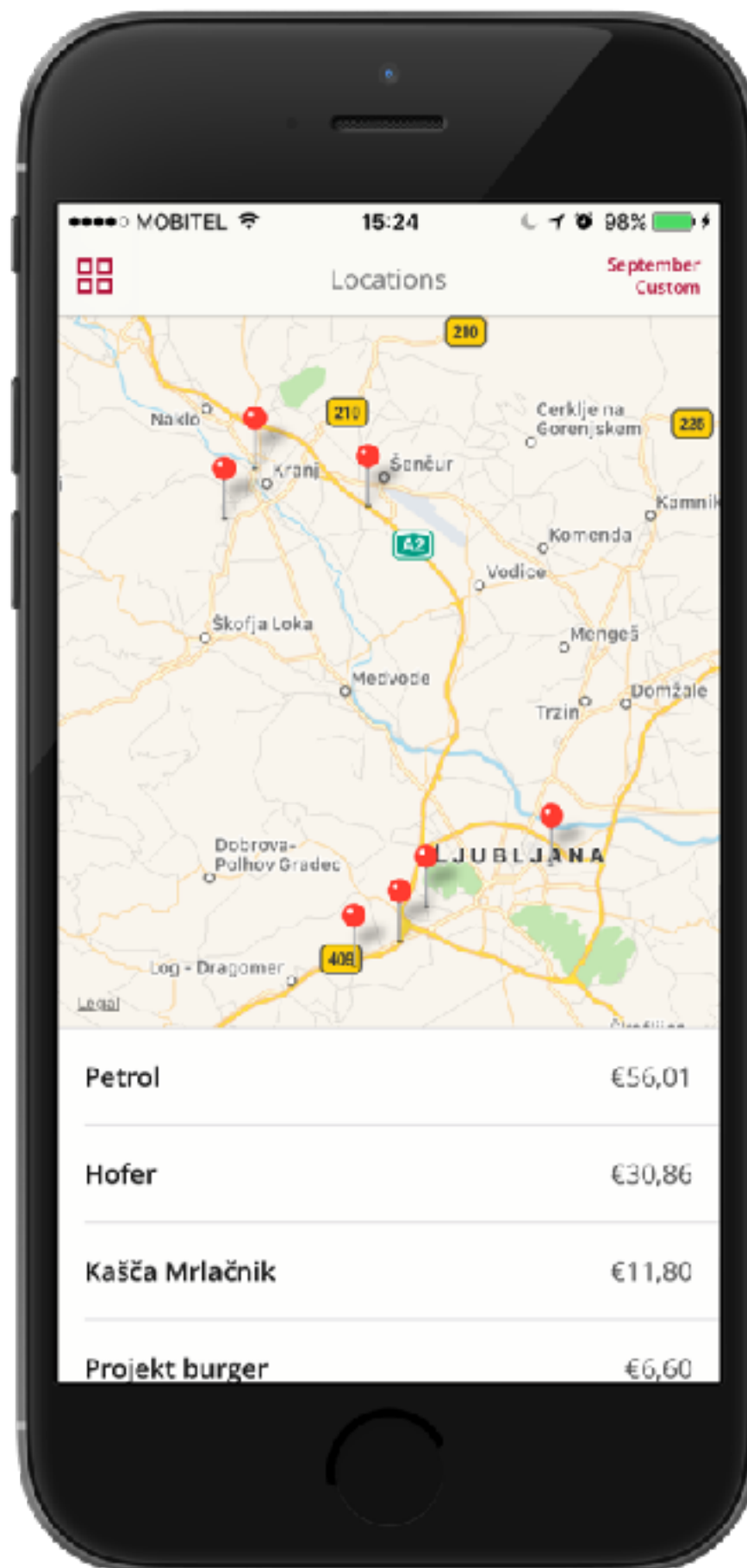
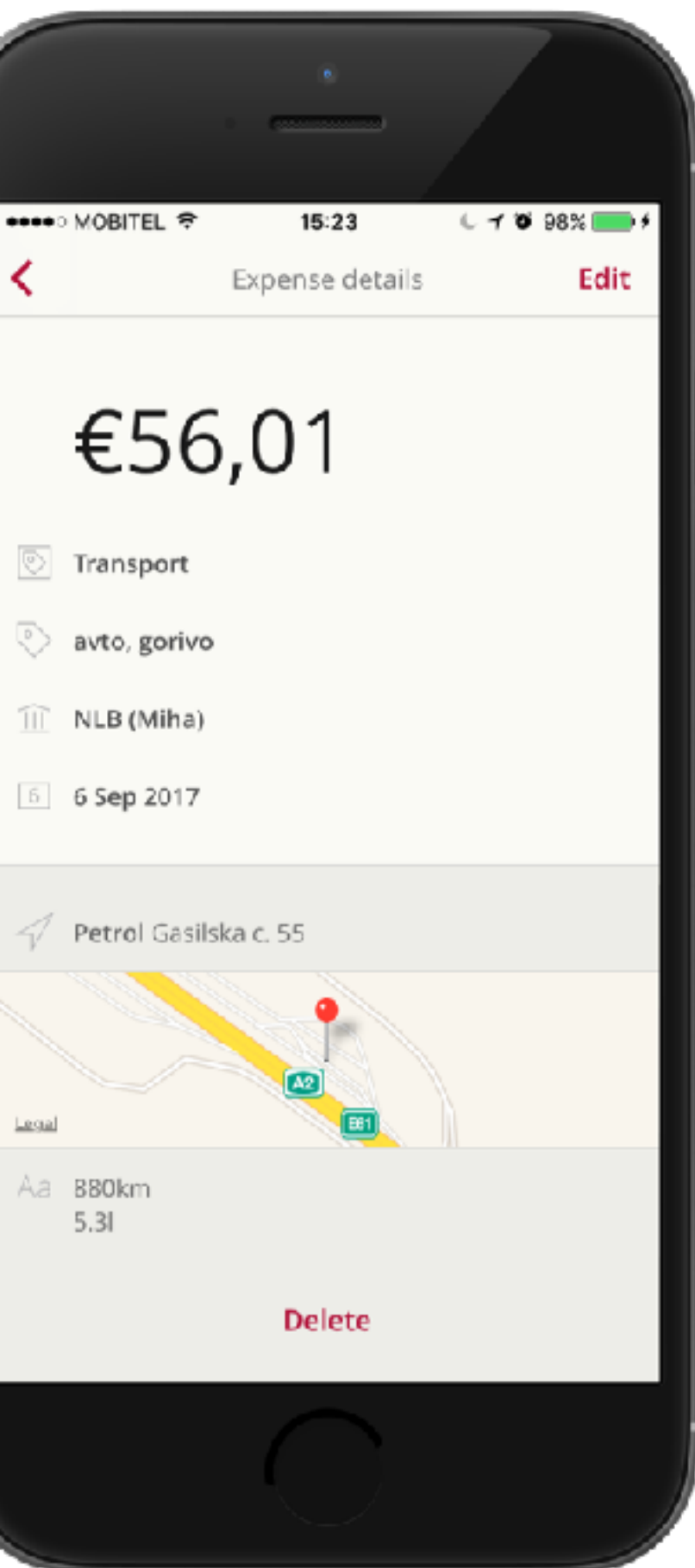
### Expenses

September Custom

Planned in September 2017	€535,16
Today	€5,61
Food & Drinks špar	€5,61
Yesterday	€3,20
Gifts	€2,00
Food & Drinks	€1,20
Friday, 8 September 2017	€22,97
Food & Drinks hofer	€19,41
Food & Drinks špar	€3,56
Thursday, 7 September 2017	€100,66
Food & Drinks	€11,80
Home & Utilities miha, telefon	€50,95



INVESTMENT





# DEVOTED USERS

FIND WHAT STEPS THEY TOOK TO GET HOOKED

DON'T BE A DICK

NEED A JOB?  
WE'VE GOT A FEW OF THOSE

QUESTIONS?

AGAIN, DON'T BE A DICK