

DR. TOSHL

OR HOW WE LEARNED
TO STOP WORRYING
AND LOVE THE FINANCE

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CTO @TOSHL

TOSHL FINANCE



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



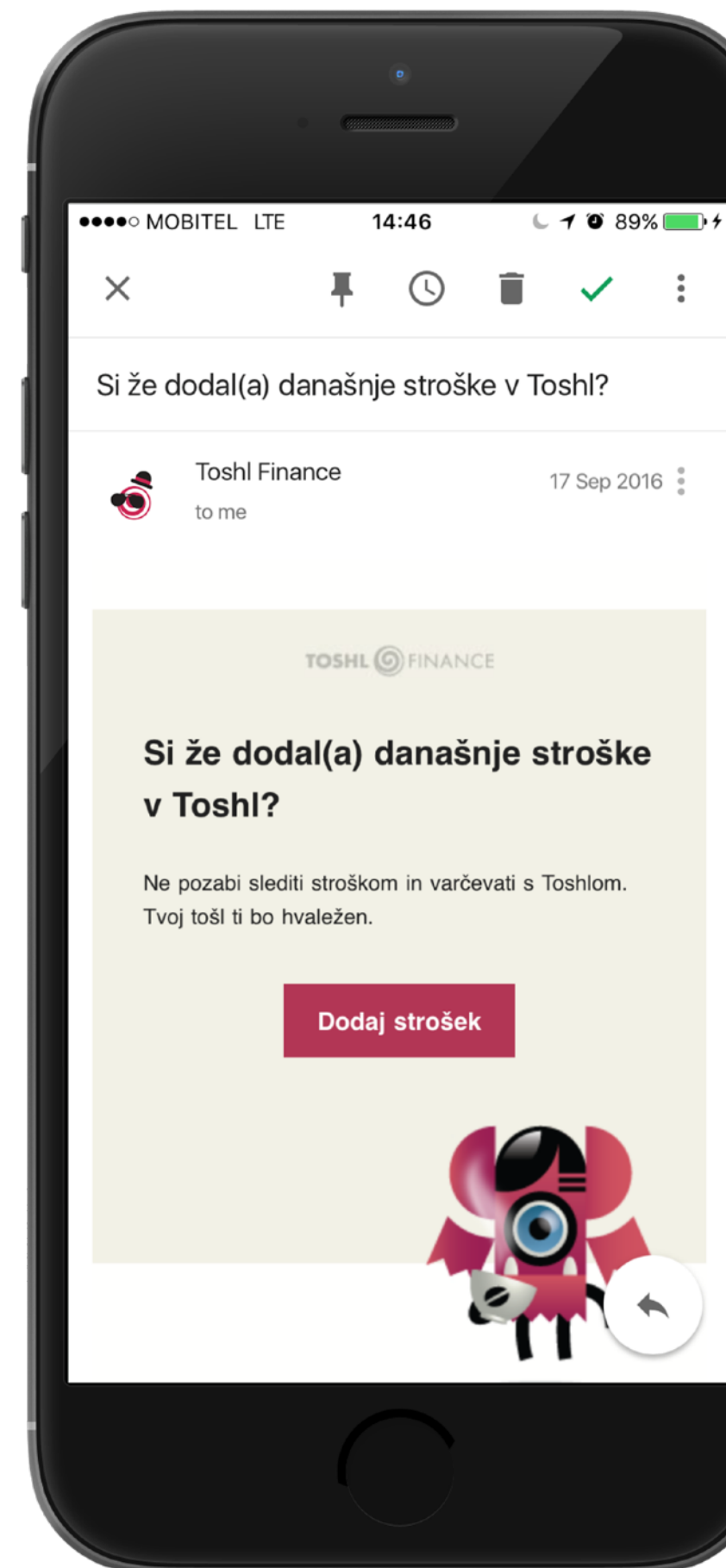
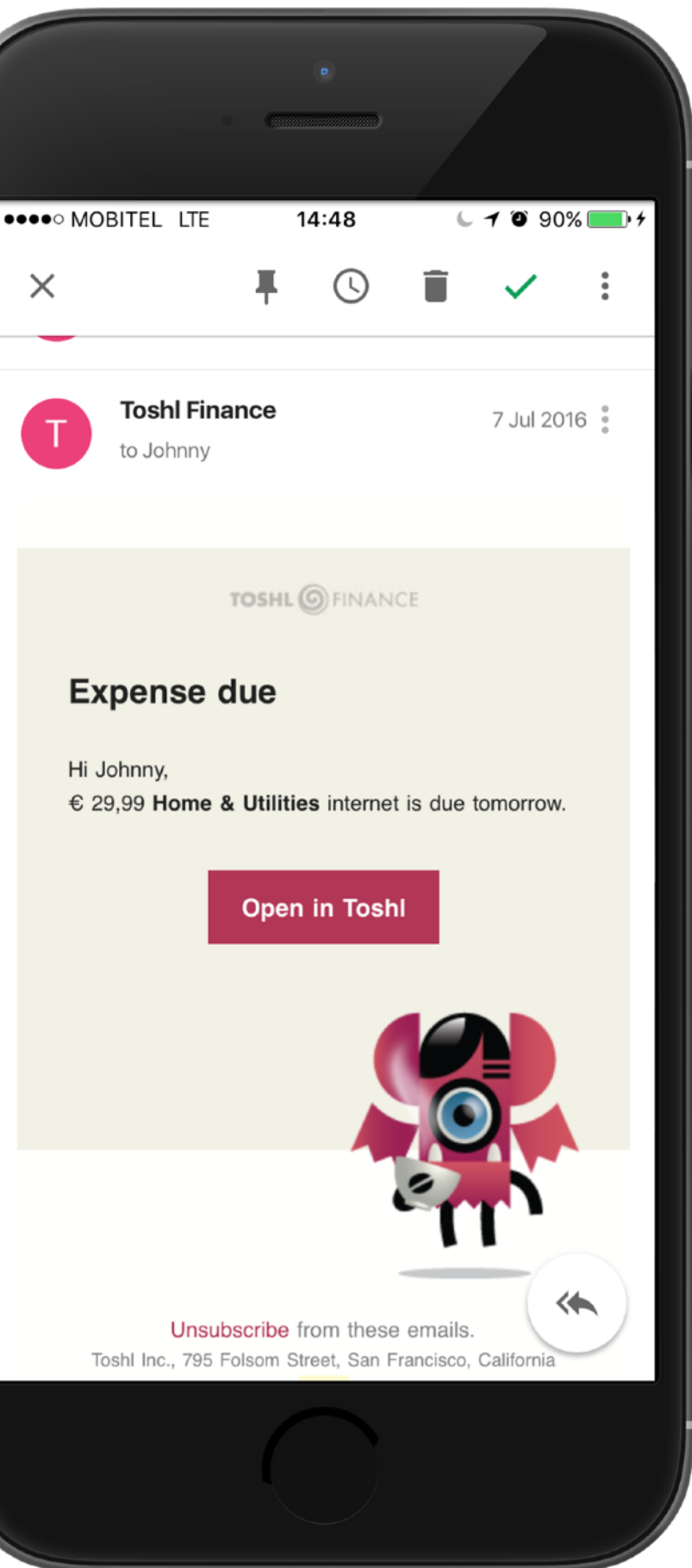
**How to Build
Habit-Forming Products**

NIR EYAL

WITH RYAN HOOVER

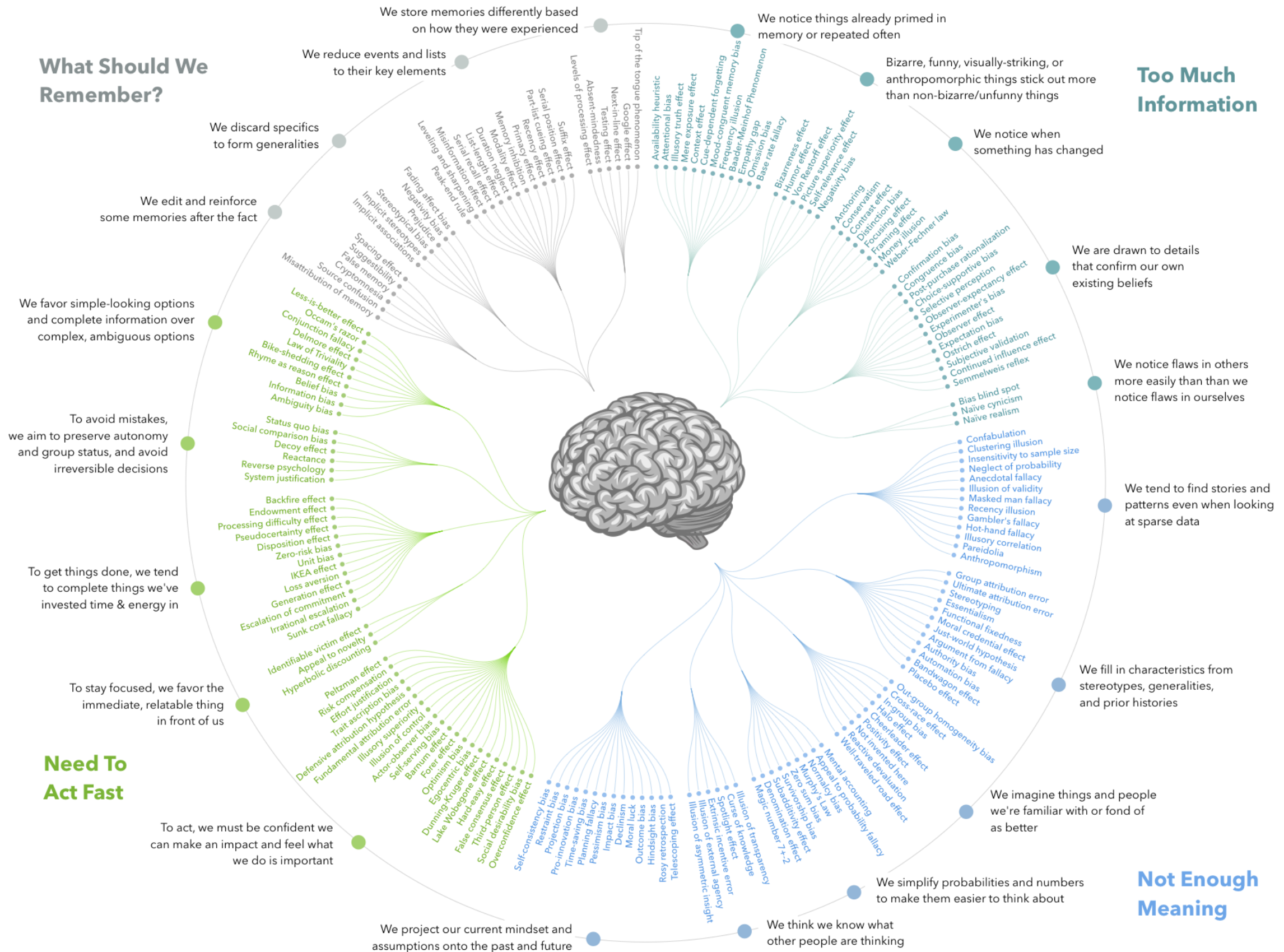


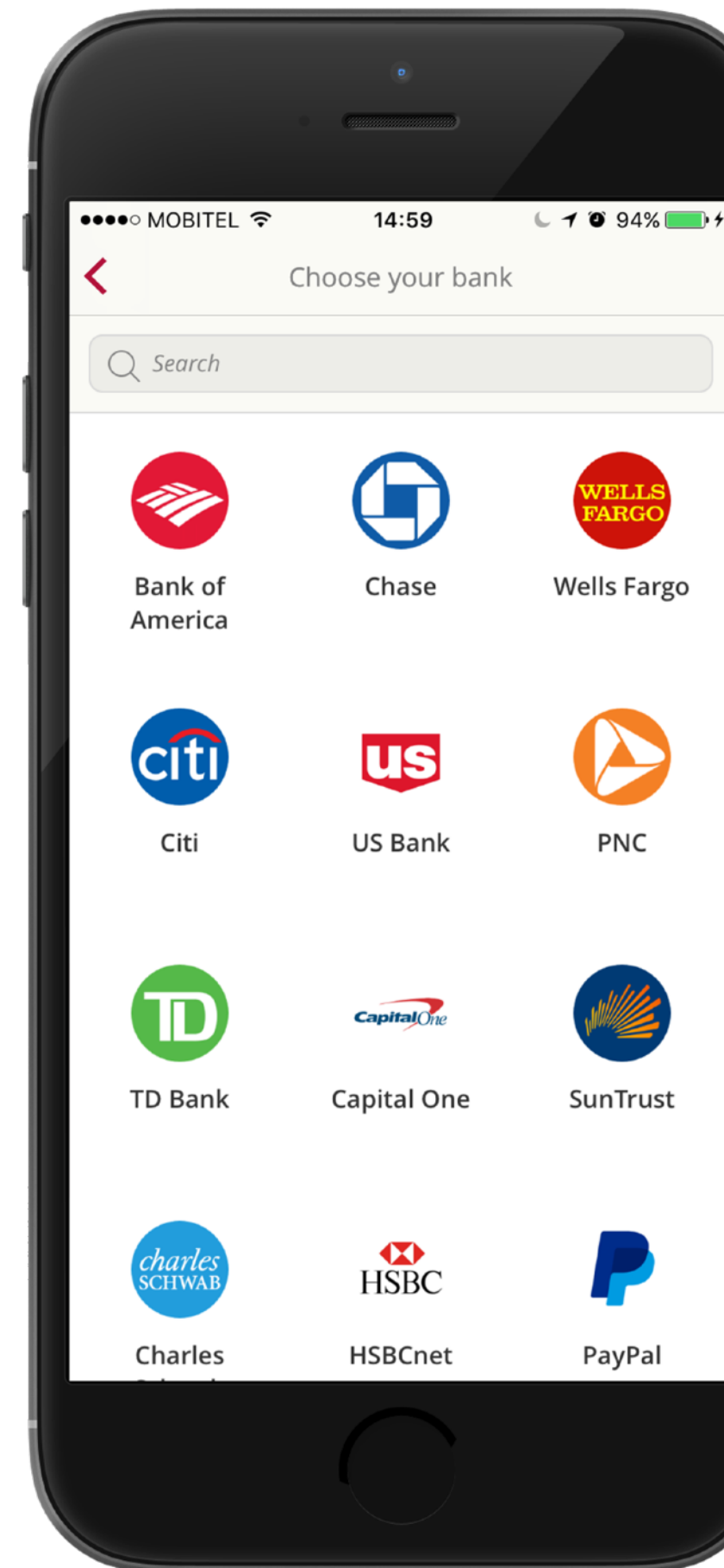
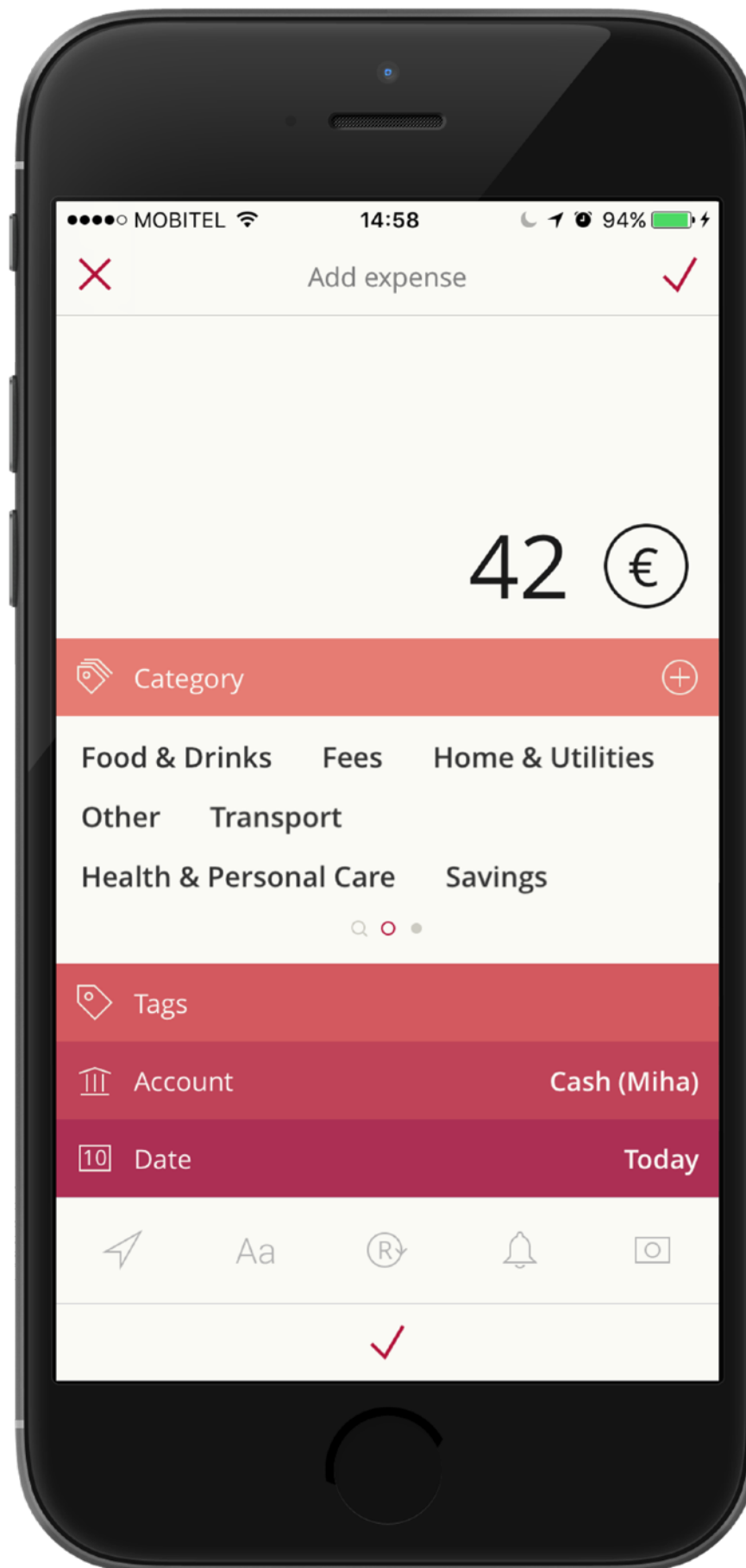
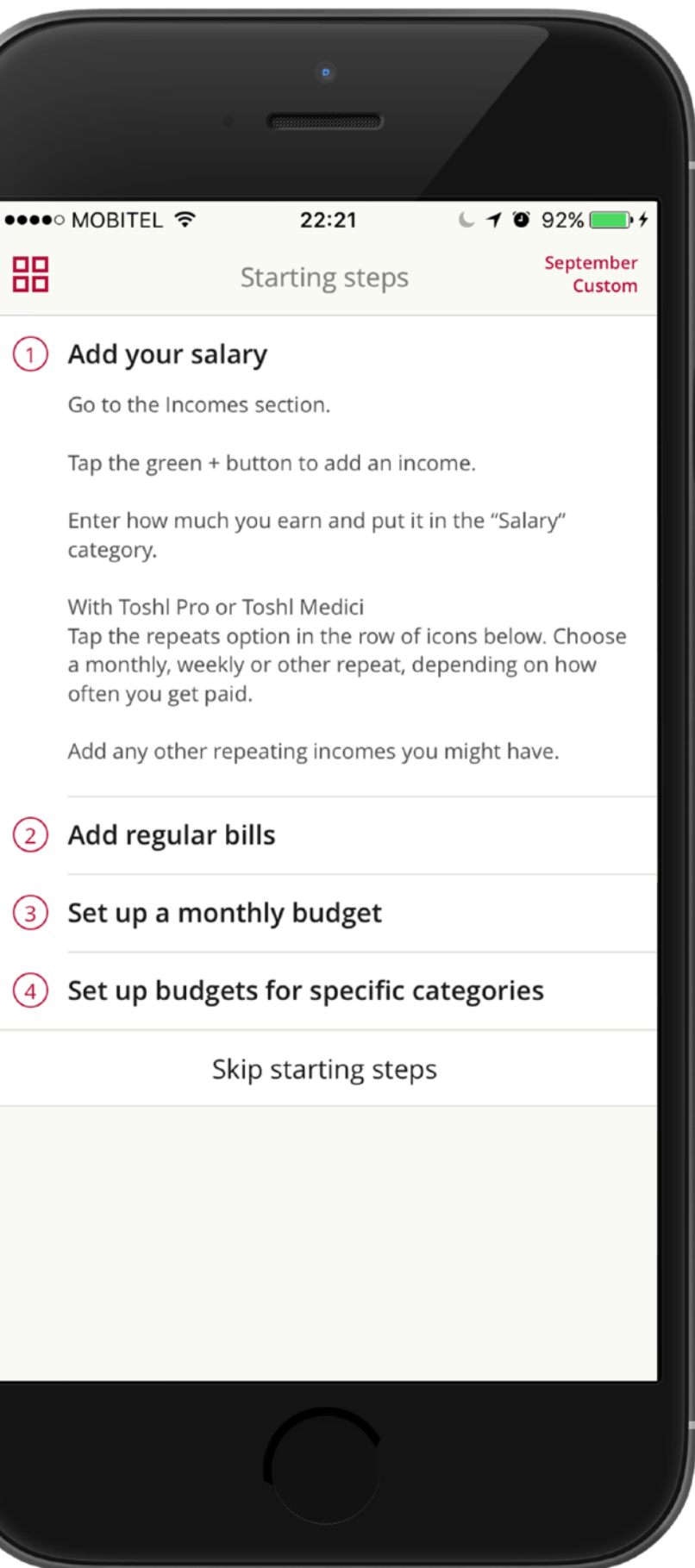
TRIGGER



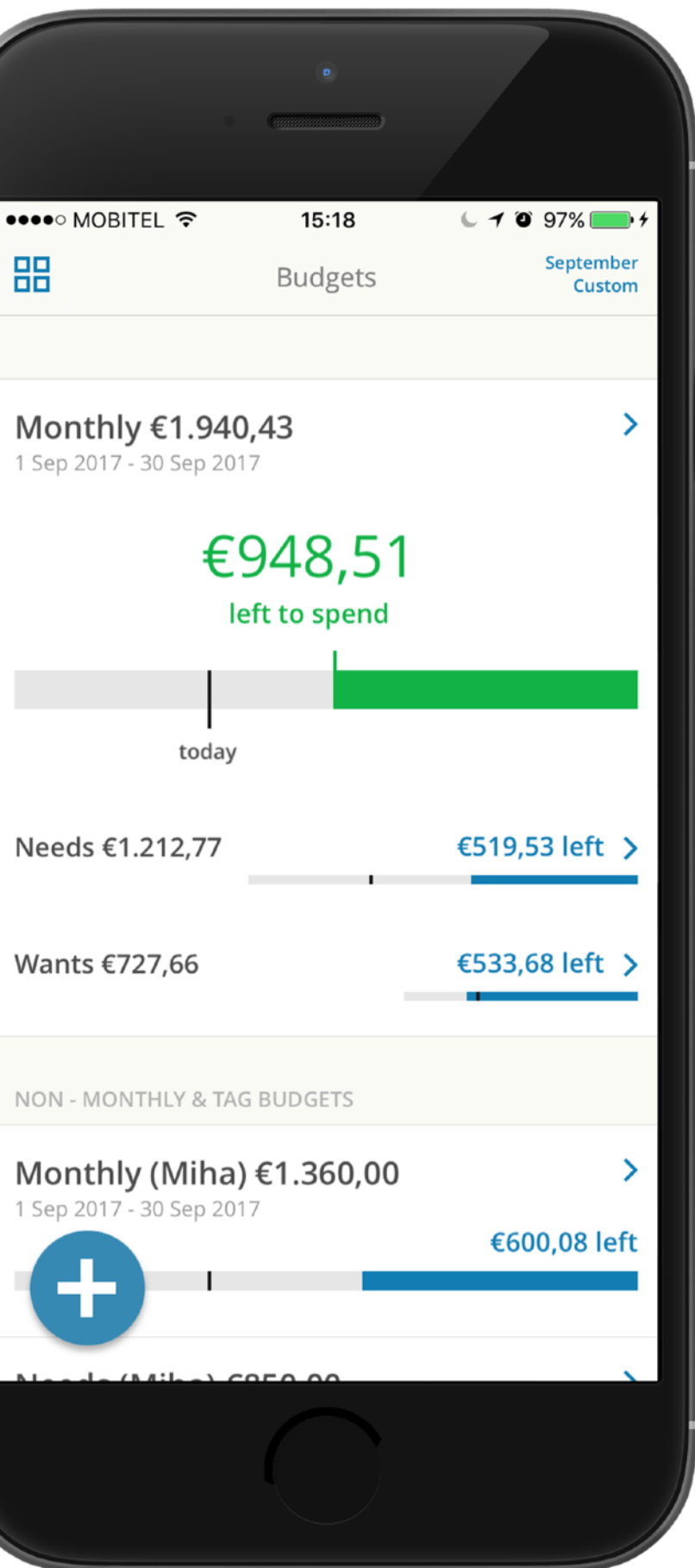
ACTION

COGNITIVE BIAS CODEX





VARIABLE REWARD



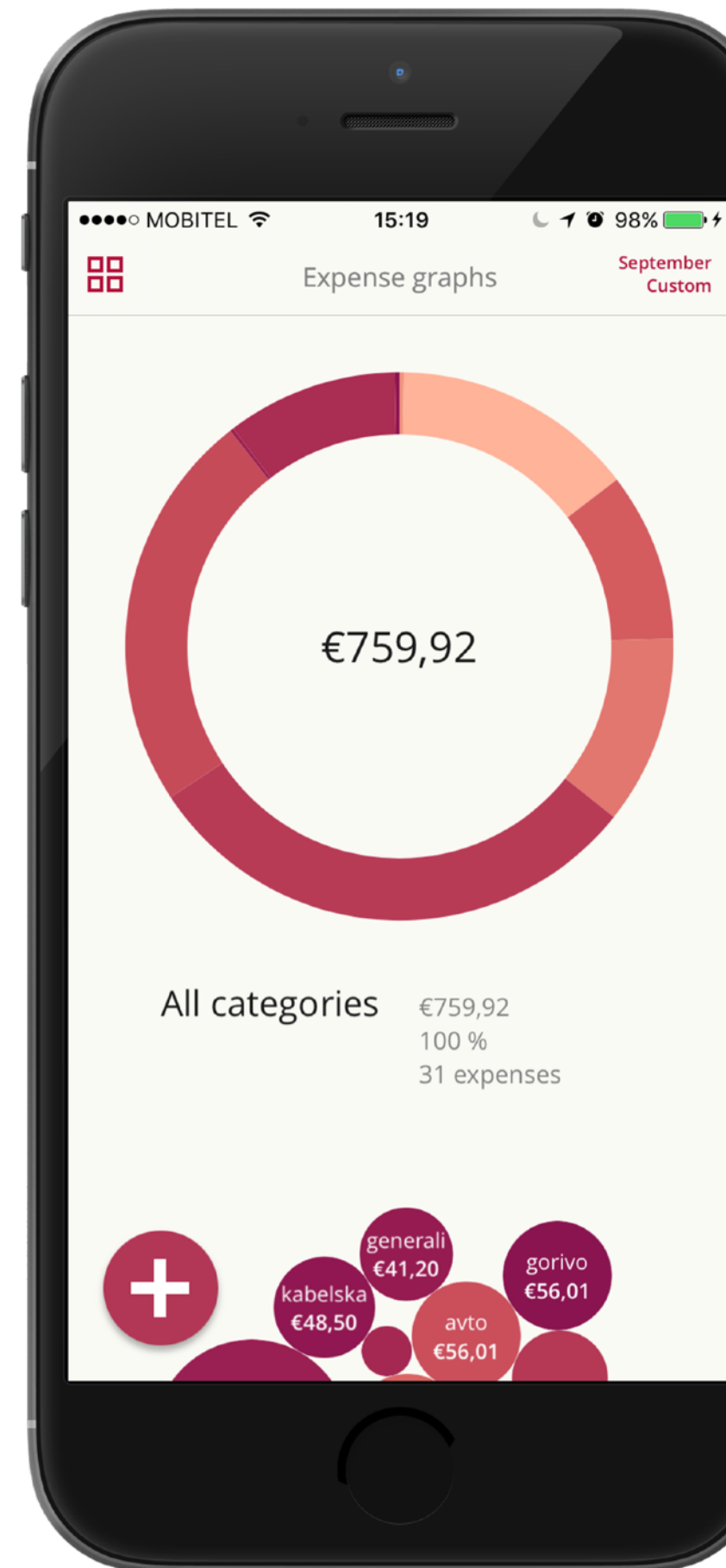
MOBITEL 15:18 97%

Expenses

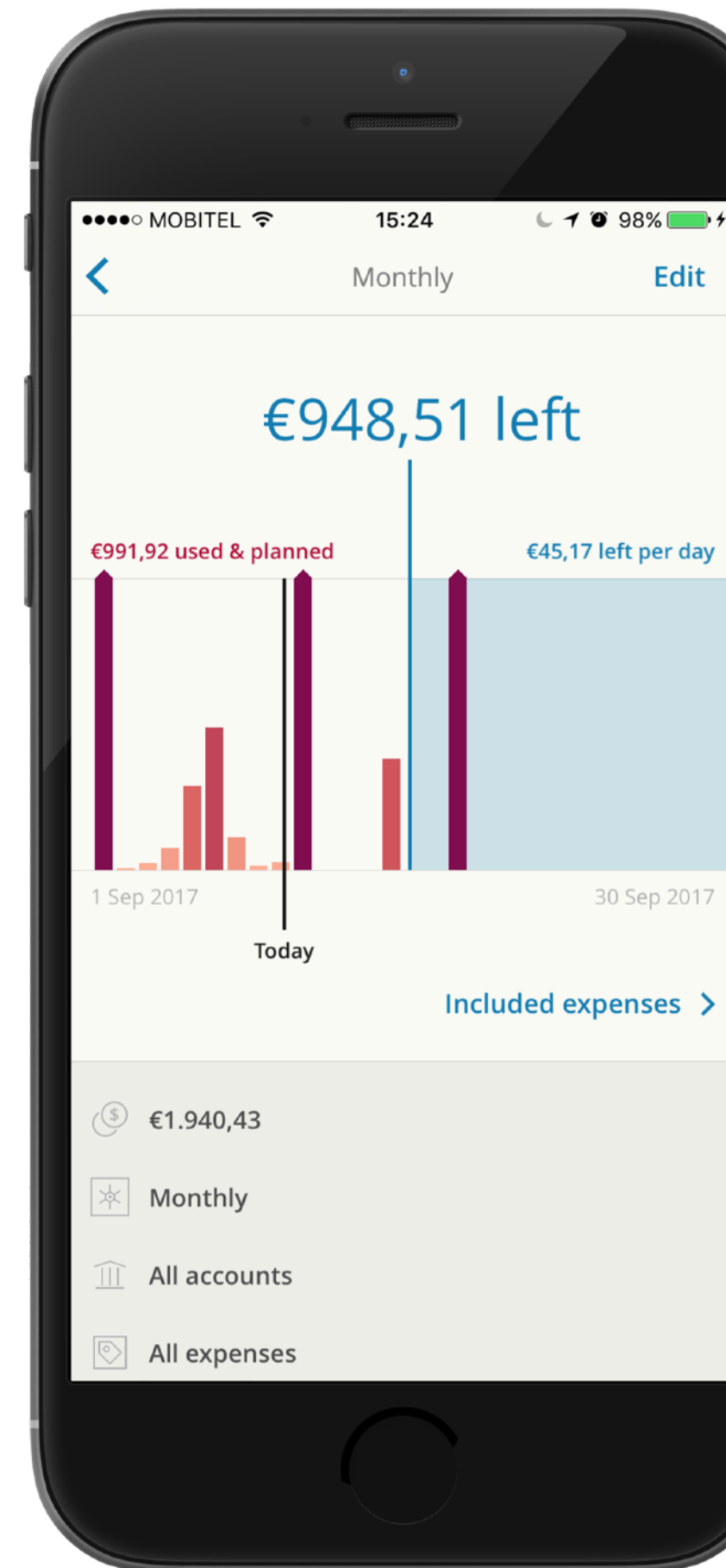
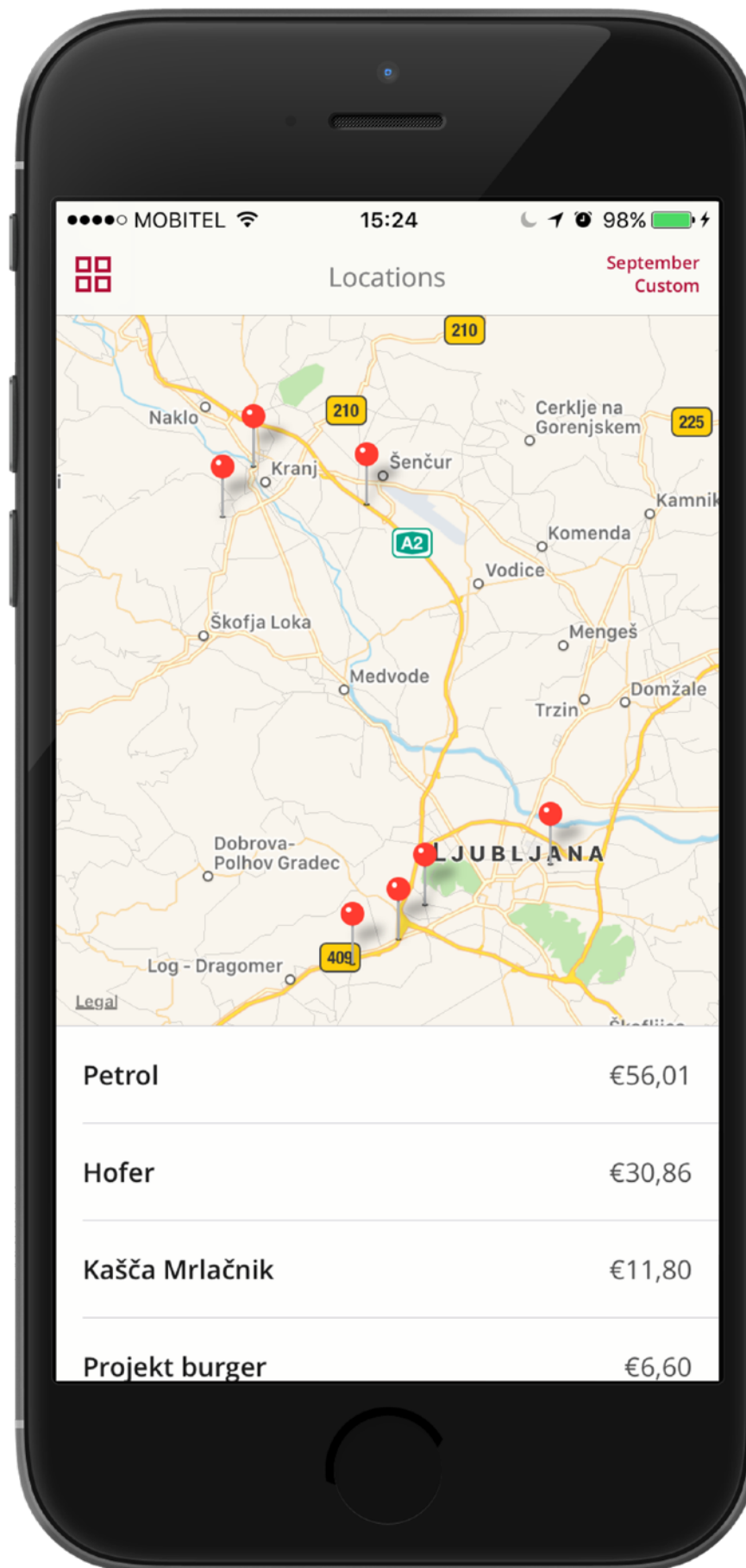
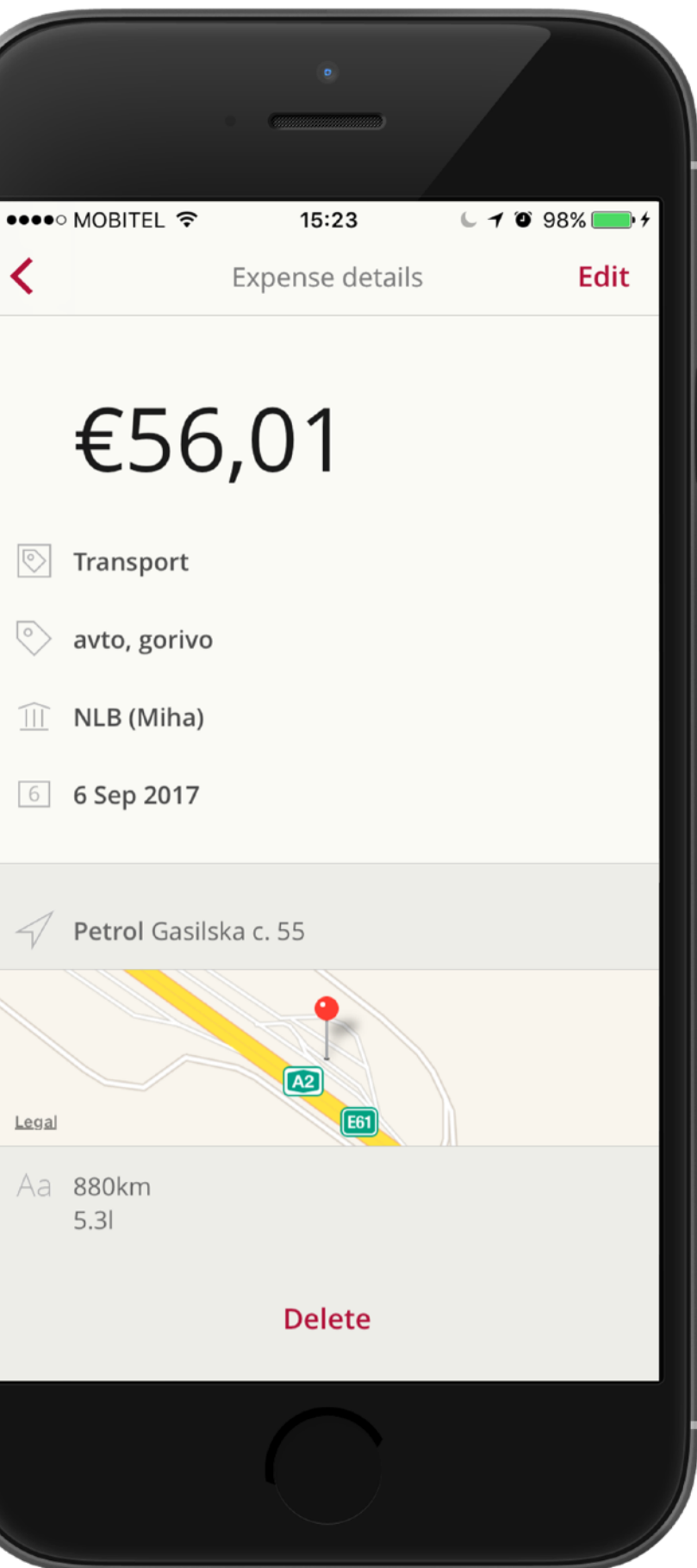
September Custom

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

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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