



# Happy Hacks 2024



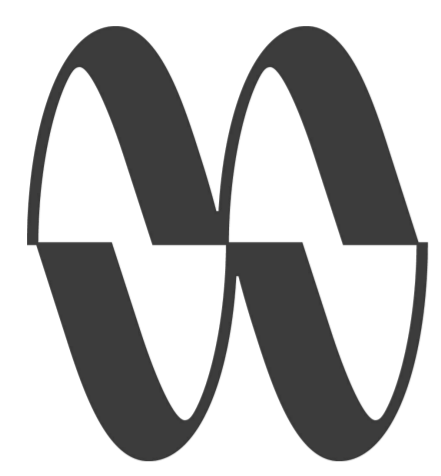
*From Mindworx  
team with love*





Hi there,  
curious  
souls!

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# What a year it's been!



Through the monthly **Mind Hacks newsletters**, we've explored some intriguing ideas from consumer psychology —turning them into practical tips you can actually use in your work.

To wrap 2024 up, we've put together **Happy Hacks—a collection of all the newsletters** from this year in one handy booklet.

Whether you're revisiting your favorite insights, catching up on what you might have missed, or just looking for a little inspiration, this is for you.

Let's begin, shall we?

## **Roman Burič**

Senior UX & Product Consultant and  
*the author of the Mind Hacks newsletter*



**1/12**

Increase product  
value without  
changing its price



Customers gauge your product's value by the time and effort you put into it.

Let's kick off this thing with an ugly truth - **we're clueless about prices.** For example, imagine you lock yourself out. When a locksmith spends an hour fighting your locked door but manages to get you inside, you'll gladly accept his \$100 price.

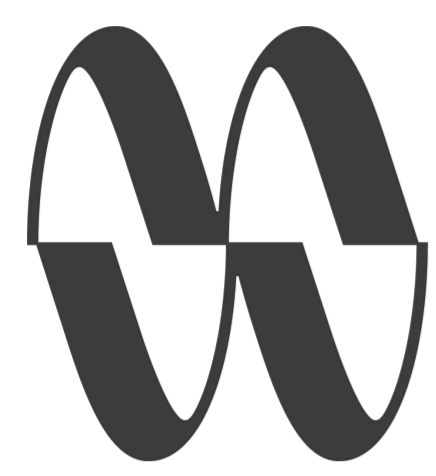
But what if he opened the door in two minutes and charged you \$100? Suddenly, \$100 for two minutes of work seems a lot, doesn't it?

Even though it was objectively a better service - **he saved you almost an hour of wasted time.**

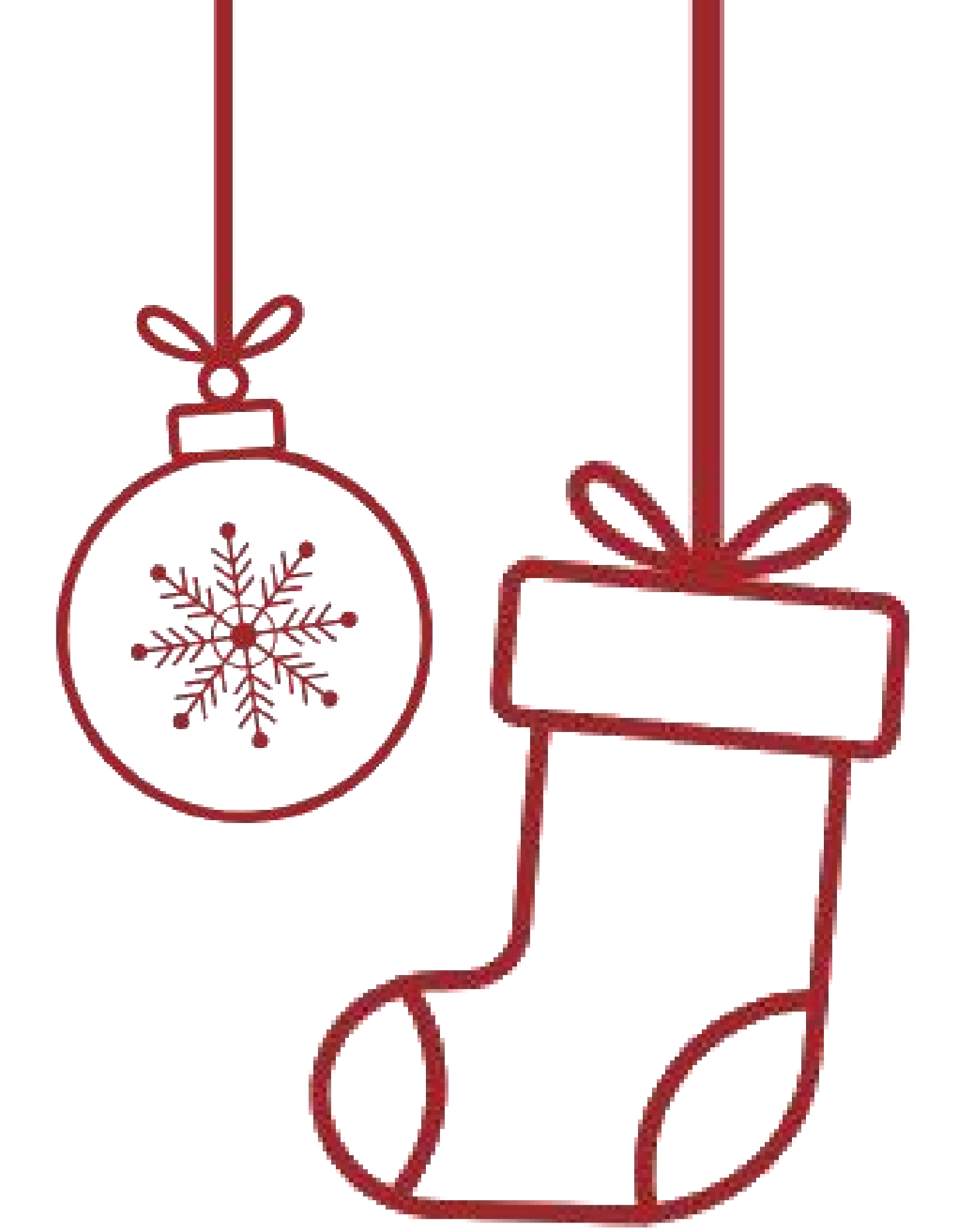
The value of your product is not objective

As consumers, it is difficult for us to evaluate prices. That's why we use the time and effort of the provider as a proxy. **The harder we work, the more money we deserve.** [This phenomenon is called perceived value.](#)

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## Show the effort behind your product to increase its value



Sometimes it's just as easy as **adding a couple of words to your product descriptions.**

Check out this description of an IPA beer:

*“An authentic IPA craft beer made by top Czech brewers. With a recipe perfected through generations, the beverage owes its ideally balanced, bitter taste to the unique nugget hops, added with perfect timing in the last 15 minutes of the brewing process. That’s why they produce just the right amount of alpha acids without sacrificing the beer’s citrusy flavors...”*

You probably don't know a single thing about hops. But the description **highlighting the effort that went into crafting the beer** helps you see the value of the product.

The point is not to educate the customer. **Showcase the value that went into the product** - to let them picture the manufacturing process, the know-how, and the effort.

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**2/12**

Choice Architecture

- An easy way to

increase sales



## Small adjustments in how options are presented can go a long way!



These intros are kinda dark, but you won't like this one either. Science shows **you are a fallible, lazy, busy, energy-conserving creature**. I am too! We all are.

So, **when something seems easy, we're more likely to do it**. Does it seem hard? Screw that!

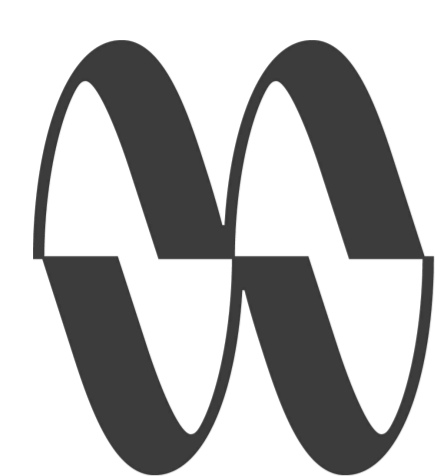
But there's a bright side to that - you CAN adjust the environment to steer your customers' quick decisions in the right direction.



We are just a fallible, lazy, busy, energy-conserving creature.

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# That's what choice architecture is all about!

Here are 3 easy ways to use it.

## 01. Change the design to opt-out

In a pizza study (yes, there are pizza studies), one group started with a plain cheese pizza and added toppings (opt-in). The other group began with a fully loaded pizza and removed toppings to lower the price (opt-out).

The opt-out group ended up with 5.29 toppings (average). The opt-in group had 2.71. Why? **Because sticking with the default settings is easier!**



Whether it's a pizza, car or insurance, **the opt-out design will ensure customers end up with more features in their carts.**

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## 02. Use the first option the customers see as a reference point

We get anchored to the first piece of information we're offered. This initial anchor heavily influences all subsequent decisions - **we tend to adjust from that starting point rather than starting fresh.**

If the first item on the restaurant menu is a \$5 soup, a \$20 burger might seem a bit expensive. **But if you start with a \$50 steak, then \$20 for a burger suddenly sounds more reasonable.**

Remember - **the first thing the customers see sets the tone.** It can make the following options seem like no-goes or no-brainers.

## 03. Simplify complex choicest

Dealing with complexity can be tough in two ways:

**Too many choices:** It can overwhelm us. A large number of options means too many decisions to make and too much energy to burn. To help customers decide, reduce options or categorize them.

**Complicated product features:** Break down the decision into smaller steps. For example, Warby Parker, the eyewear company, simplifies eyeglass selection by asking customers to choose things like face width, shape, and color one step at a time.

**3/12**

No.1 sales mistake  
you should avoid



## Here are 2 ways to make your customers listen to your offer



We've all been there. We have the best darn product or service in the universe, but the customers just aren't biting. Why is that?

The reason might be simple - **your offer is not within their “zone of acceptance”**.

In other words, it's like you're selling your customers a pizza oven when all they want is a slice! They're not ready to buy. So **they feel like they don't really need it** and simply won't listen to you.

You can picture the **zone of acceptance as a mental state in which your customers are ready to listen to your offer**. Is your offer out of the zone? Then you're out of luck.

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*But here's the kicker:  
The zone of acceptance  
is expandable!*

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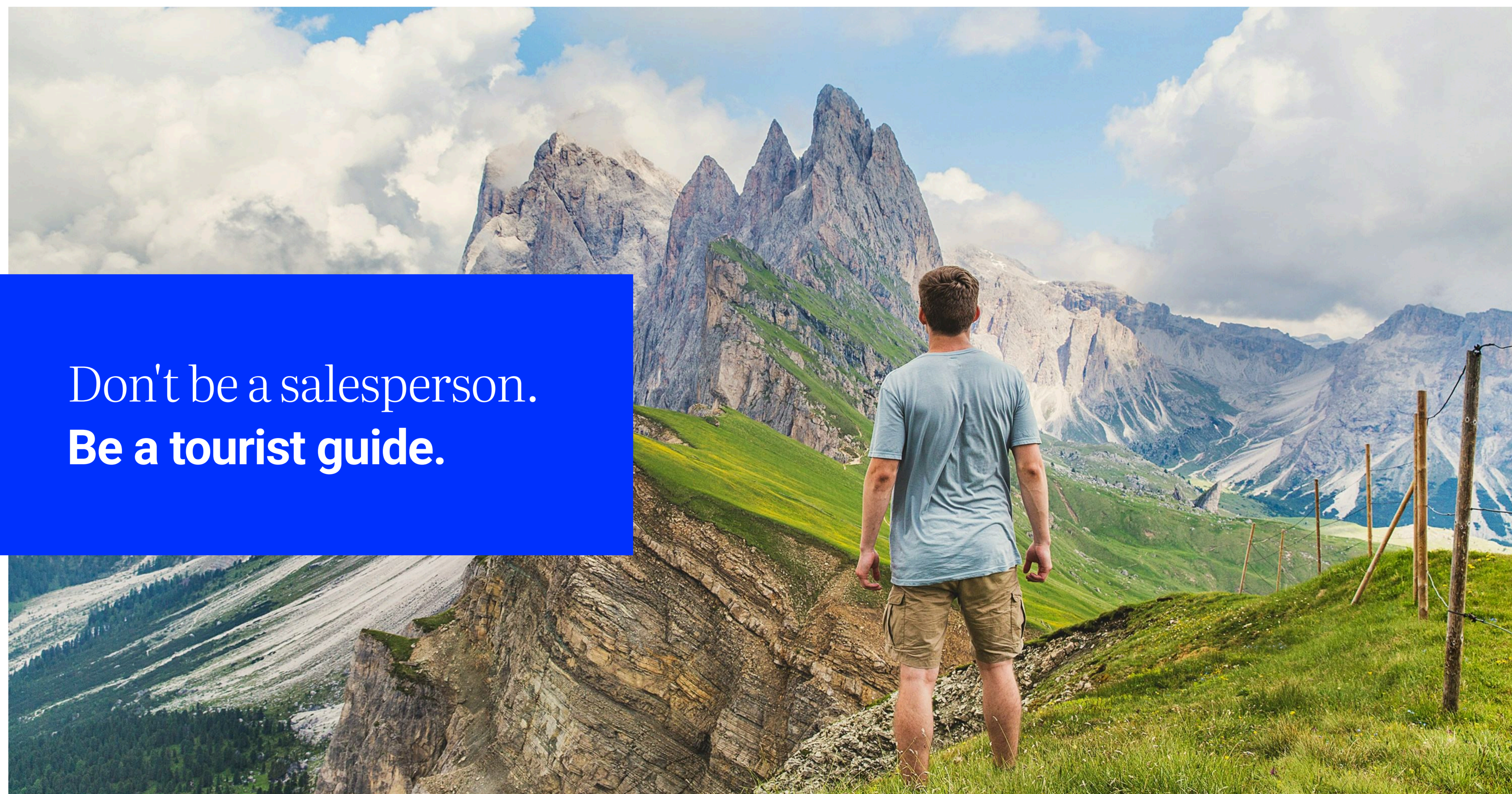


## 01 Warming up

Clients might not be ready to listen to you because they don't realize they might actually need the product. The key is to provide them with valuable info. **Don't be a salesperson. Be a tourist guide** with their best interests in mind and show them around.

For example, maybe they feel like they don't need a loan. But what if you show them 3 easy ways to finance anything they need?

They might realize **they don't need to spend all their life savings to renovate their home.** Next time, they might be more willing to listen to your loan offer.



Don't be a salesperson.  
**Be a tourist guide.**

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## 02 A foot in the door

The key is to start small. For example, a consulting firm wanted to help a client increase the number of people who uploaded a video application for a job position. The two-step process was quite a complicated one.

So, they **reached the zone of acceptance gradually**. First, they asked people to fill in a short questionnaire about why they thought they were good candidates.

The following day, they received a "congratulatory email" that they had passed the first round.

The email invited them to download the mobile application, which would continue the selection process along with some tips on how to create a good application.

### **And the results?**

Even though the new process was twice as long, the number of applications increased by 25%.

It's simple: **every small "yes" from your customer expands their acceptance zone. It's like building a sales fortress one brick at a time.**

Now, go ahead and ask yourself: what's the small fry in your customer's zone of acceptance? Do you need to sell them a TV and internet package right away, if all they need is more mobile data?



**4/12**

*Easy ways  
to keep your  
customers hooked*



For customers to act, it's crucial that tasks FEEL easy.



I bet this has happened to you before...

You're scrolling the internet for project inspiration and find a cool looking article. **But after one look, you bail because it's a never-ending block of unstructured text.** It looks like it would take an hour to go through.

Think about it - what if your customers feel the same way about your website or emails? Let us explain.

**It all boils down to “perceived effort.”** If you want a customer to do something, not only does it need to be easy to do. **More importantly, it needs to feel easy to do.**

Whether you want them to read your copy, download your app, or buy your product, does it seem difficult or time-consuming? If the answer is yes, customers will go “Nah, too much work.”

In fact, objective obstacles only account for a third of what customers find challenging. The other two-thirds? That's all about how hard it feels.

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For example, which of these forms would you rather fill out?



**A**

① General Details ▼

Username

Full Name

Email

② Company Details >

**B**

Company Name	CNPJ
<input type="text" value="Cravty"/>	<input type="text" value="13567247451386"/>

Account Number

ISPB	CompeCode
<input type="text" value="00416968"/>	<input type="text" value="6567"/>

Issuer

Account Type	Covenant
<input style="border: 1px solid #ccc; border-radius: 4px; padding: 2px 5px; font-size: 0.9em; color: #444; background-color: #fff; width: 100%;" type="text" value="Savings"/>	<input type="text"/>

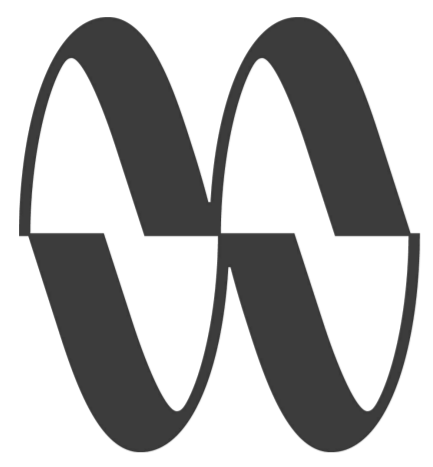
Account Number ×

ISPB	CompeCode
<input type="text" value="00413568"/>	<input type="text" value="6594"/>

Issuer

Account Type	Covenant
<input style="border: 1px solid #ccc; border-radius: 4px; padding: 2px 5px; font-size: 0.9em; color: #444; background-color: #fff; width: 100%;" type="text" value="Current"/>	<input type="text"/>

[+ Add Additional Account\(s\)](#)



That's right. Filling out three input fields at a time seems way easier than filling all 14 of them at once. Even though you end up filling out the same number of fields.



## How to lower the perceived effort?

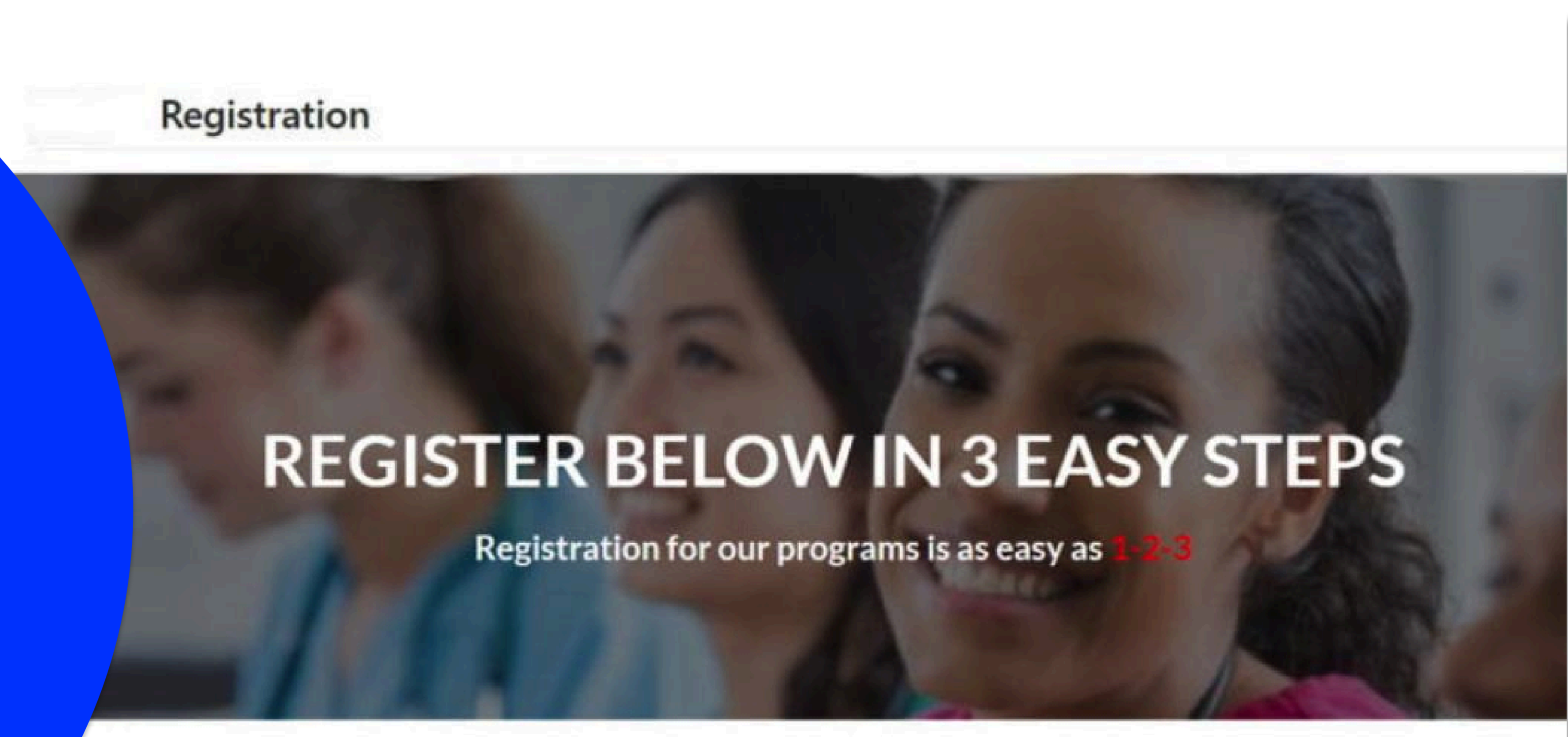
**TIP #1** - Break big chunks into smaller bits. Whether it's a form or longer copy where you can break the text into multiple shorter paragraphs, a series of small steps feel easier to handle than a single, giant task.

**TIP #2** - Use the right words to tell customers how easy it is. Use “easy”, “simple”, or “it's enough to” so customers will feel like what you want from them is effortless.

“Follow these 3 easy steps and you're done.” feels easier than “In order to register, you are required to...”

**TIP #3** - Make instructions more structured. People love structured instruction because it feels (and is) easier to process. Take a look at this Western Medical Training Center example:

Just three  
steps?  
**Not too bad!**

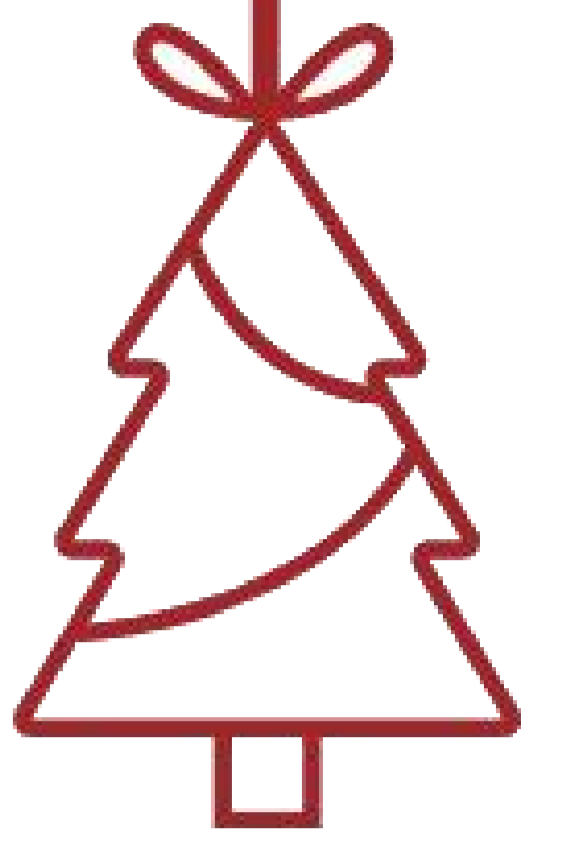


**5/12**

Adjust the context to  
increase sales or  
improve CX



Different context = different product perception. Change it to your advantage.



Let's move to one of the most important lessons to bear in mind. Print it out and stick it on your fridge to never EVER forget it:



The next three pieces will be about the context because it is incredibly powerful. It can convince customers to buy and greatly improve their experience. Hell, it can even save lives! How so?

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## Change context 🙌 save lives



### **Railways & drunk passengers**

The West Japan Railway Company faced a problem – drunk people falling under trains. They found that in 90% of these incidents, drunks were sitting on benches facing the track and fell when they stood up too quickly.

### **So what did they do?**

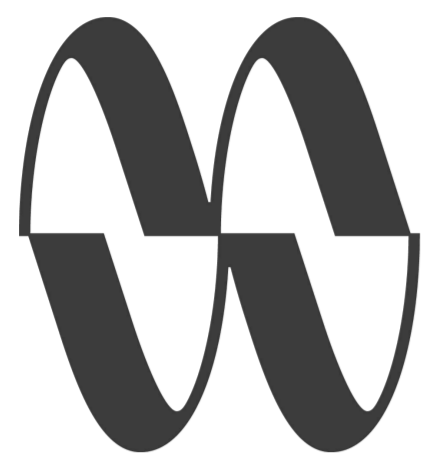
Well, the company didn't install any expensive fences or other costly solutions. No, they simply adjusted the setting and turned the benches 90 degrees. This simple change saved hundreds of lives.

## Change context 🙌 improve CX

### **Houston airport & baggage claim**

Changing context usually means adjusting the customer's environment. For example, Houston airport was getting more and more complaints about long waits at baggage claim.

The passengers were waiting 7 minutes for their bags. But it only took 1 minute to get there from their gates. So, they moved the arrival gates farther away from the terminal



and sent the bags to the farthest carousel. This way, passengers had to walk six times longer.

## The result?

Complaints almost disappeared! The actual wait time didn't change. What did change, was the context. Since passengers were occupied with the walk, the wait felt shorter.

# Adjust the information 👉 increase sales

## Restaurant menu & higher spend

Quite often, changing the context involves adjusting the information the customer receives.

For example, Cowry Consulting was hired by a restaurant chain to increase the average spend per head by 4 pence.



The image shows a collage of restaurant menu pages. The left page features 'BRUNCH COCKTAILS' with items like MANGO MIMOSA and BLOODY MARY, 'SMOOTHIES' with STRAWBERRY, RASPBERRY, BLACKBERRY and MANGO, PINEAPPLE, PASSION FRUIT, and 'SELECTION OF FRESHLY BAKED MINI PASTRIES AND WALNUT & RAISIN BREAD'. The middle page is divided into 'STARTERS' (Burrata, Devon Crab & Avocado, Courgette & Lemon Soup, Rainbow Beetroot Carpaccio, Torchard Mackerel), 'MAINS' (Seared Tuna Niçoise, Prawn & Crab Linguine, Smoked Haddock Fishcake, Summer Beet & Orange Salad, Chicken & Avocado Salad, Roast Mushroom, Madeira & Tarragon Tart, Roast Fillet of Salmon), and 'DAILY MARKET FRESH FISH'. The right page includes 'Served everyday, 3pm - 5pm' (16.50 per person), 'CHAMPAGNE OR G&T AFTERNOON TEA' (24.50 per person), 'LUNCH & EARLY EVENING MENU' (Two courses for 11.95, three courses for 15.95), and 'CHEF'S DAILY SPECIALS' (Thursday: Fresh Lobster, Friday: Fresh Oysters, Saturday: Chateaubriand, Sunday: Sunday Roasts). The bottom right section lists 'DESSERTS' such as Summer Berry Pudding, Salted Caramel Profiteroles, Home-baked Chocolate Brownie, Stewed Plums with Orange & Vanilla, Sticky Toffee Pudding, Crème Brûlée, Glazed St Clement's Tart, and Red Berry Eton Mess.



They found the mains dominated two-thirds of the menu, causing customers to overlook the rest. There were also too many options, and eye-tracking showed that the floral imagery distracted customers.

**So, Cowry redesigned the menu to**

- balance the sections,
- reduce the number of options, and
- organize them into clear categories.

They also adjusted the imagery to guide attention to the start of each section, and ... boom!

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The context changed  
and sales increased  
by 13 pence per head.



**6/12**

What can you change  
to make your product  
more attractive?





## Here's a hint: You don't need to change the product



Here's a little puzzle for you:

Emma was about to pay \$150 for her dream dress. But the cashier told her: “At our branch on the other side of town, we have it with a \$100 discount!”

Within an hour, she owned the dress with \$100 still in her pocket. Yay!

Her twin sister Olivia faced an almost identical purchasing decision: “If you go to our branch on the other side of the city, you can save \$100.”

“Nah, I’m good, thanks,” said Olivia, refusing the discount.

### **What just happened? What was the difference?**

Olivia wasn’t buying a \$150 dress, but a \$25,000 car.

It shouldn't matter, right? \$100 is \$100. But in fact, the context in which customers make their decisions is crucial. As Rory Sutherland says, quoting his colleague Dan Smith:

### **“Context is a marketing superweapon.”**

Once you understand it, you can change it.



## Consider the environment in which you present your product

Whether you sell cars, loans, or insurance, **customers will perceive the same product differently in different environments.** The story of Danone's yogurt drink offers a great example of how context affects price perception.

First, Danone placed the yogurt drink in the milk aisle - the most frequented in the supermarket. It did not sell at all, as it seemed rather expensive next to the varied assortment of milks.

However, placing it in the premium yogurt section transformed it from an overpriced milk to an average-priced yogurt. And suddenly, the sales picked up.

Customers will perceive the same product differently in different environments.

### How can you change the context?

There are many ways to change the context. You can change the order of information, the words that you use, or the design of your product page or store. Behavioral economics and consumer psychology give us tools to do it right. So, keep an eye on this newsletter 😊. Each one will introduce a concept to change context and make it more persuasive.

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**7/12**

How does  
context shape  
price perception?



## Different context = different price perception. How can you change it to your advantage?



Let's stick with the power of context for one last piece. This time we're looking at how it affects price perception. Here are two examples:

### **\$69 for a hot dog?**

#### **Start with the most expensive options.**

When presenting multiple options, things can go awry quickly. When you show customers the cheapest option first, it becomes a reference point — all other options will seem more expensive in comparison.

What if you switched it? Serendipity 3 is a restaurant in New York City that caught customers' attention with their \$69 hot dog!

Spoiler: They didn't put it there to sell it. But once you see that expensive hot dog on the menu, \$17.95 for a cheeseburger suddenly seems pretty reasonable, doesn't it?



After introducing the hot dog, the sales of their cheeseburgers skyrocketed.



### **Is Nespresso fancy?**

#### **Change the context by changing the product**

What's the highest price you would be willing to spend for a 474g (17oz) bag of coffee? €10? €20? €45?

Let's be honest, €45 for a bag of coffee sounds ridiculous. But, if you did the math, you would find that it is the same price per gram as 50 cents for a Nespresso pod.

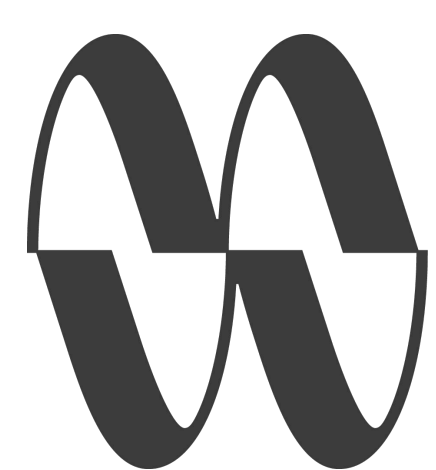
How did they pull that off?

In our minds, a €0.50 Nespresso pod is a cup of coffee. This means the natural comparison is not to a bag of coffee but to the €3.50 Americano we buy at Starbucks.

Suddenly, 50 cents for a pod is a no-brainer!

**8/12**

A thing your  
customers hate but  
your sales love



## All you need is a simple copy tweak to leverage this principle



Now, blink twice if this sounds familiar. You are walking down the street and find 20 bucks. “Nice!” you think. And ... that’s the word that best describes the feeling - nice.

But imagine a different scenario.

You stand in front of a cashier, reaching into your pocket, ready to pay...  
**when you find out you have lost 20 bucks.**

The word that describes this situation is quite simply: “F\*\*\*\*\*k”.

Your disappointment is immeasurable and your day is ruined. Why is that?

As research shows, **we feel the pain from losses about twice as much as we feel the joy of equivalent gains.**

This loss aversion stems from Prospect theory - a theory so impactful that it gained Daniel Kahneman the Nobel Prize in Economic Sciences. But more about that later ;)

So, when your customers feel like a benefit or offer might slip away from them, they hate that feeling!



# How to Use Loss Aversion in Your Communication



**TIP #1 - Use free trials:** Once customers have gotten used to having a service or product, it becomes much harder for them to give it up. It would feel like a loss to them.

**TIP #2 - Create urgency:** This doesn't just mean limiting the offer. You also need to highlight what they will lose if they don't take advantage of the offer. How much more money will they spend if they don't act now?

**TIP #3 - Reframe gains as losses:** Emphasize that by not acting or by not choosing, the person is experiencing a loss.

This phenomenon is so powerful that it caused 150% more people to insulate their homes, just by changing the wording of an offer from:

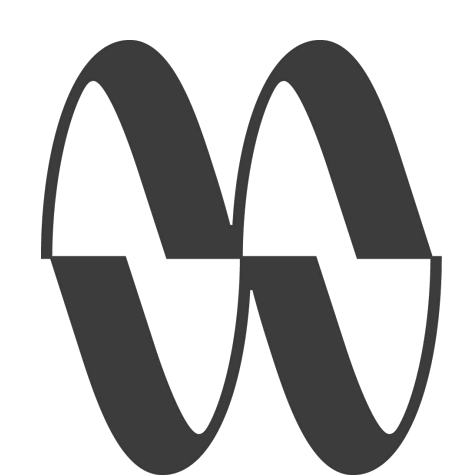
“If you insulate your home fully, you’ll be able to save 50 cents a day, every day.”

**to:** “If you fail to insulate your home fully, you’ll lose 50 cents a day.”



**9/12**

Why limited  
availability makes  
us want more



Explore the psychology behind  
FOMO and limited-time offers

Take a look at this  
watch: **Pretty, right?**



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Imagine you're thinking about purchasing it. It has all the features you've been searching for, and it would look fantastic on your wrist. But you're still unsure.

Then, you find out **it's a limited-edition release**, with only a few remaining in stock. If you don't act now, it could be sold out by the end of the day!

Now, it **feels like something you just can't miss out on, doesn't it?**

**That, my friend, is scarcity in action.**

When we face a situation of limited availability, our brains jump to the conclusion that the item must be important or high-quality. It's like a built-in sense of urgency that makes us act fast, even if we hadn't planned on buying.

## There are 3 basic ways to leverage scarcity

**Limited-time offers:** One-day sales or countdown timers on websites create a sense of urgency, pressuring us to buy before time runs out.





By the way - this is why people go crazy for pumpkin spice lattes in autumn - they know the offer only lasts a short while. It gets so wild that in 2021 alone, Starbucks' overall sales rose by 10% during the debut week of the beverage.



**Limited-Edition Products:** Think of those special sneaker drops or rare beauty products. Their exclusivity makes them way more desirable.

**Low Stock Alerts:** When you see “only 2 left!” on a website, it’s hard to resist hitting that buy button.

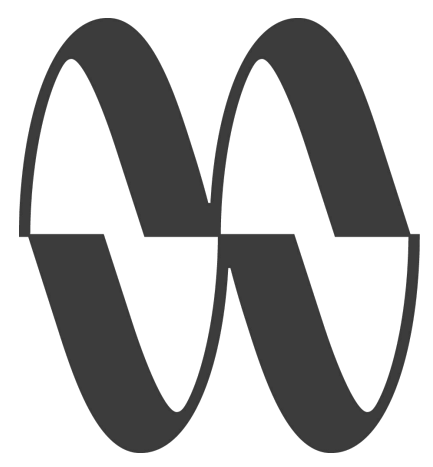
## Why It Works?

**Scarcity creates FOMO—fear of missing out.**

**The idea that if we don't act now, we'll lose out on something great pushes us to make faster (and sometimes more emotional) decisions.**

**10/12**

3 pillars of reciprocity  
you don't want  
to forget



## Apple does this and so can you



**Reciprocity** is a powerful principle that often gets misunderstood. Give customers something that they subconsciously feel obligated to repay and you're all set, right? Not quite.

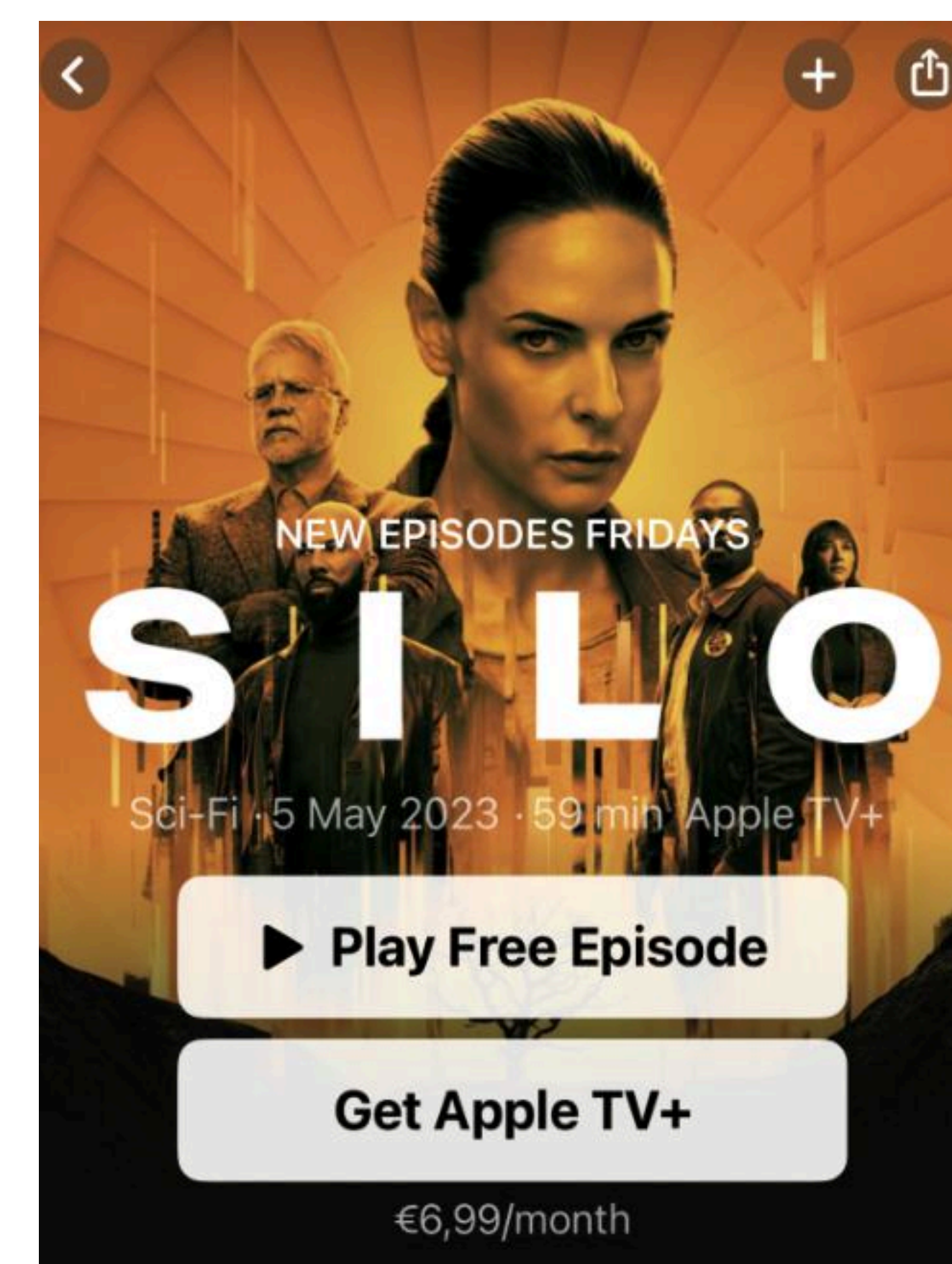
You might think **reciprocity means offering a discount or giving a free gift** with a purchase. But customers can only cash that in after they've bought the thing.

**True reciprocity marketing means providing value upfront to motivate current** and target customers to give you something in return!

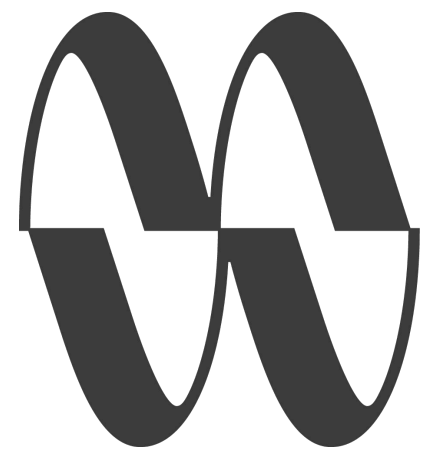
And even then, that's still only half the battle. For it to be effective, what you give (upfront, as we established 😊) must be:

- Personal
- Valuable
- Unexpected

Let's look at how appleTV+ could up the ante on their already appealing use of reciprocity.



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## **Apple gives away premieres of their originals for free!**

Unlike other streams, you don't need to sign up for a free trial (which you might worry about forgetting to cancel).

So that's 1 of 3 boxes checked - it's valuable. **But could they also make it feel personal and unexpected to further inspire reciprocity?**

Yes, by using the power of right timing and random rewards.

Let's say you've just finished a free premiere and you're asked to rate it. If you give it a thumbs up, the screen could say something along the lines of "Seems you really liked that one, huh? So we've unlocked 2 more free episodes for you."

Unexpected.

Valuable.

Personal. Boom!



**11/12**

Lethal enemy  
of your sales





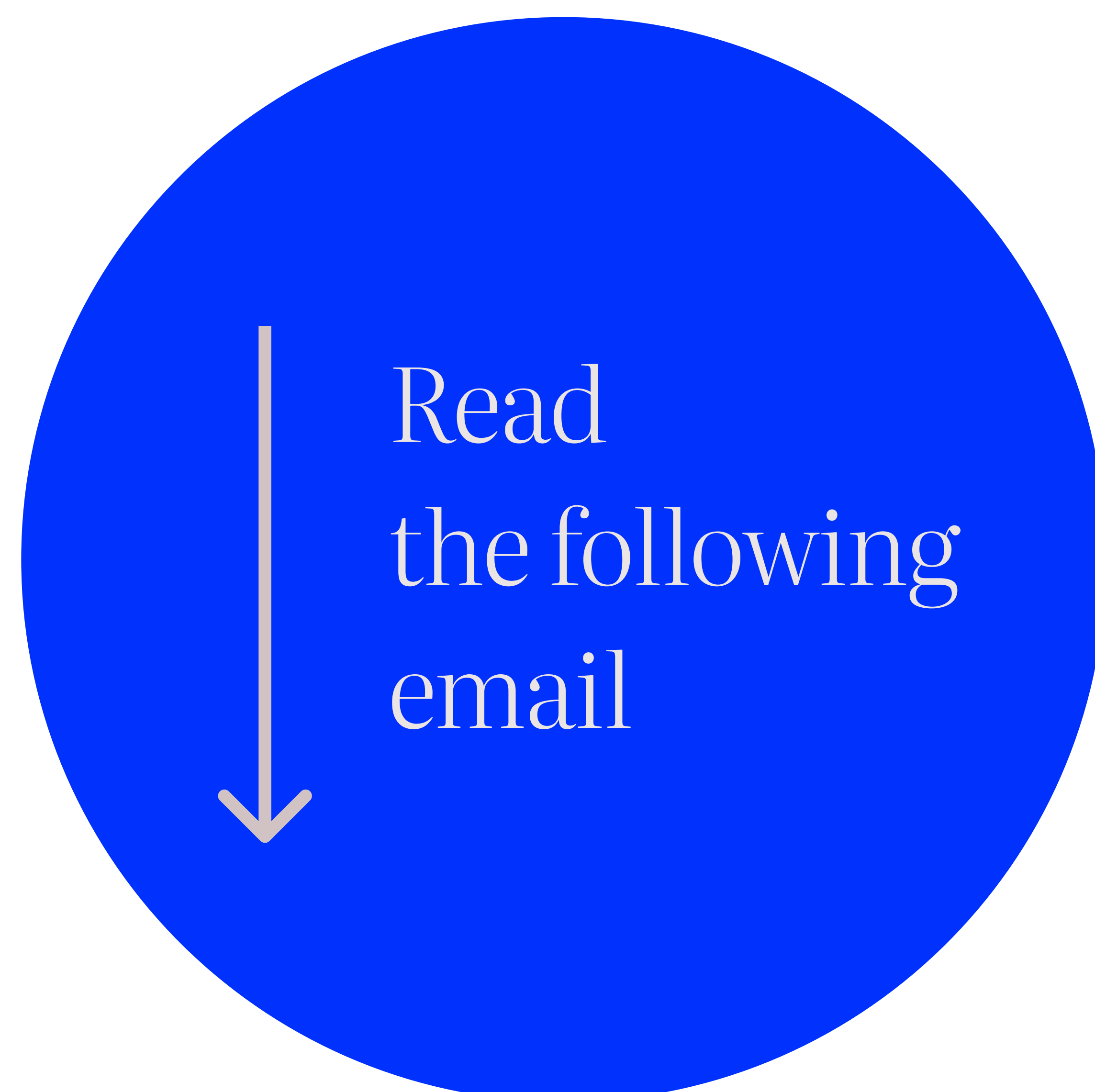
## Your Monthly Consumer Psychology Insights



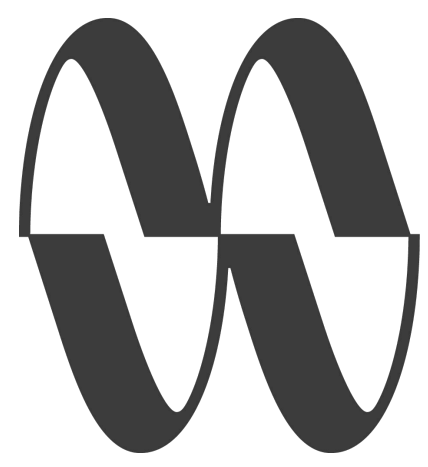
Let's do a quick association test. What comes to mind when you hear the word "killer"? Terminator? Jason Bourne? John Wick?

I bet "uncertainty" wasn't even on the list. It won't go back in time to try to prevent you from being born, but trust me - it will erode your sales for sure.

Uncertainty is a situation when customers don't have complete information or there's something they're worried about. It will hurt you even if you have an objectively great deal.



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Dear Mr. Smith

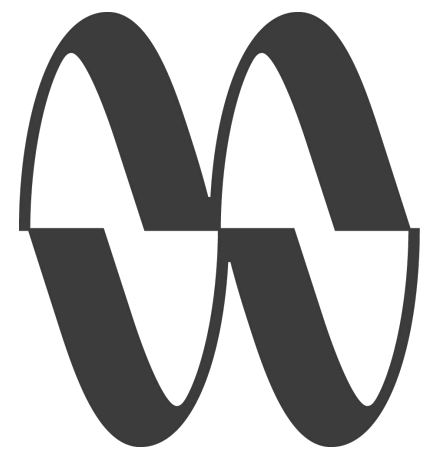
For using our services, we have a reward for you - our Travel insurance, free for a whole year! You can claim this offer by March 15, 2019.

It covers important insurance risks for your trips around the world and for an entire year:

- insurance of medical expenses, including winter sports
- insurance of luggage, damaged vehicle and liability
- help from the mountain rescue team
- non-stop assistance service

For more details of the coverage, check this document.

The first year is entirely on us. After that, your insurance will be automatically renewed for the whole next year for just €21.60. If you wish to cancel, just visit any branch at least 6 weeks before the insurance anniversary.



Do you still have questions or concerns about the deal? Perhaps you're wondering:

What do I have to do to get this deal? How do I subscribe? What's the deadline to cancel the renewal? What's the maximum coverage?

So how could a relatively straightforward email bring up so many concerns? Easily, because the company we helped to fix this email (whose sign-ups then increased 167% - just saying) was guilty of 2 common mistakes:

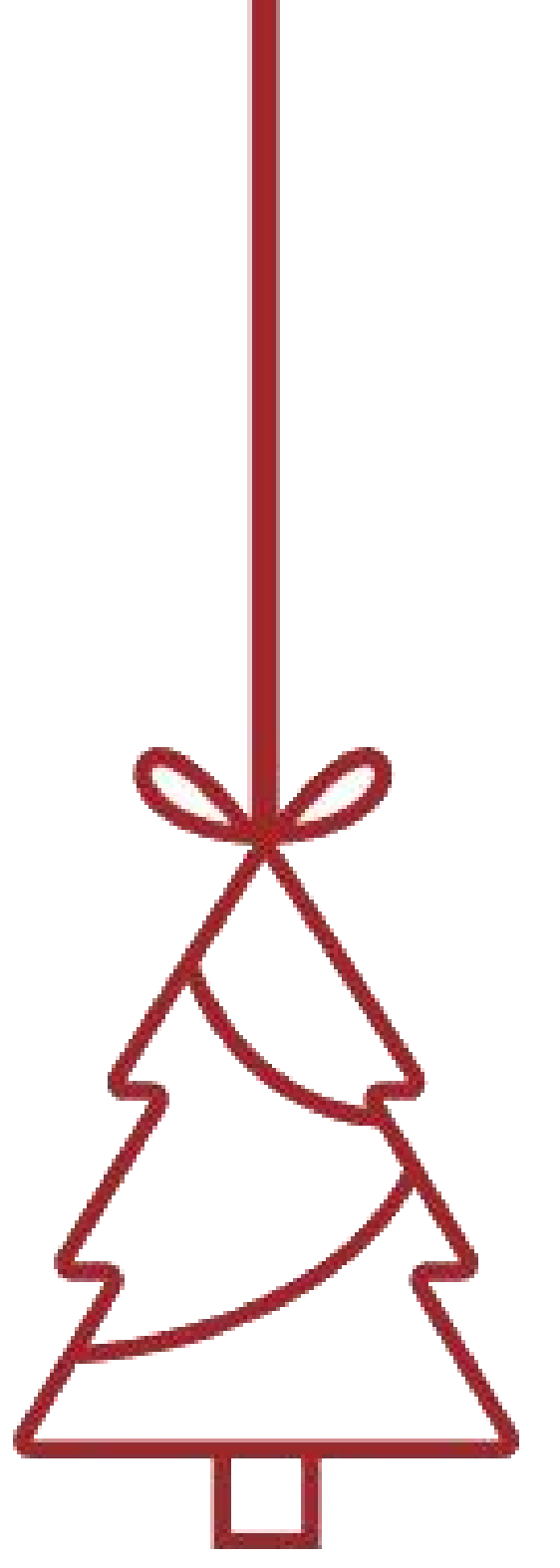
**Fixating on motivation** – the fact that it was free caused them to think it was a magic bullet. They ignored the fact that customers were unsure how to claim the offer. Which brings me to...

**Suffering from the curse of knowledge** – the process/product and the conditions were clear to them, so they failed to empathize and appreciate that this might not be true for others.

That's why uncertainty creeps in. A simple deal can breed a plethora of reasons why not to do something.

So, before you send out any email, design a new sales page or create a funnel, do this check to see which concerns you may not have addressed.

In this case, the biggest one was commitment concerns. **So make sure you always answer the question, "how can I step away from it if I don't like it?"**



**12/12**

How to build online  
insurance that sells



# We built an online life insurance product with consumer psychology at its core



**Let's finish this with a bang.** This is not a specific principle but our case study. In this project, we used each principle from above. And, we built an online life insurance product!

What was it about?

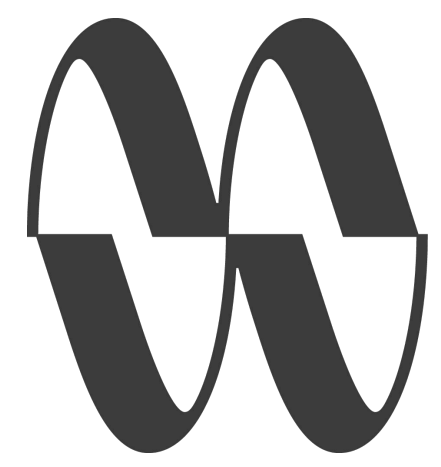
Our client wanted to sell life insurance online, but in Slovakia, it often gets a bad rap. Many people think:

**“It’s just death insurance”** and only relevant for those with families.

**“You don’t get much value for your money”** and see it as too pricey.

**“It’s just a cash grab,”** believing it offers no real value.

These myths made it tough for clients to engage.



## What did we do?

We set out to change these views! Our goals were to make life insurance easy to understand, guide clients in choosing what's right for them, and give them control over the process.

We based our solution on 3 key pillars:

### **Behavioral Targeting**

We identified clients who might be interested and tailored our offers to their needs.

### **Personalized Online Experience**

We created an online process that felt like working with a friendly financial advisor. Clients answered a few questions that helped us show how life insurance could benefit them.

### **Guidance with Control**

Clients received personalized recommendations, but they could then tweak their options.





# Amazing Results

A few months after launching, the number of new insurance contracts exceeded expectations for 2024 by 300%.

Curious to learn more about how we pulled this off? You can find out more on our website. 😊

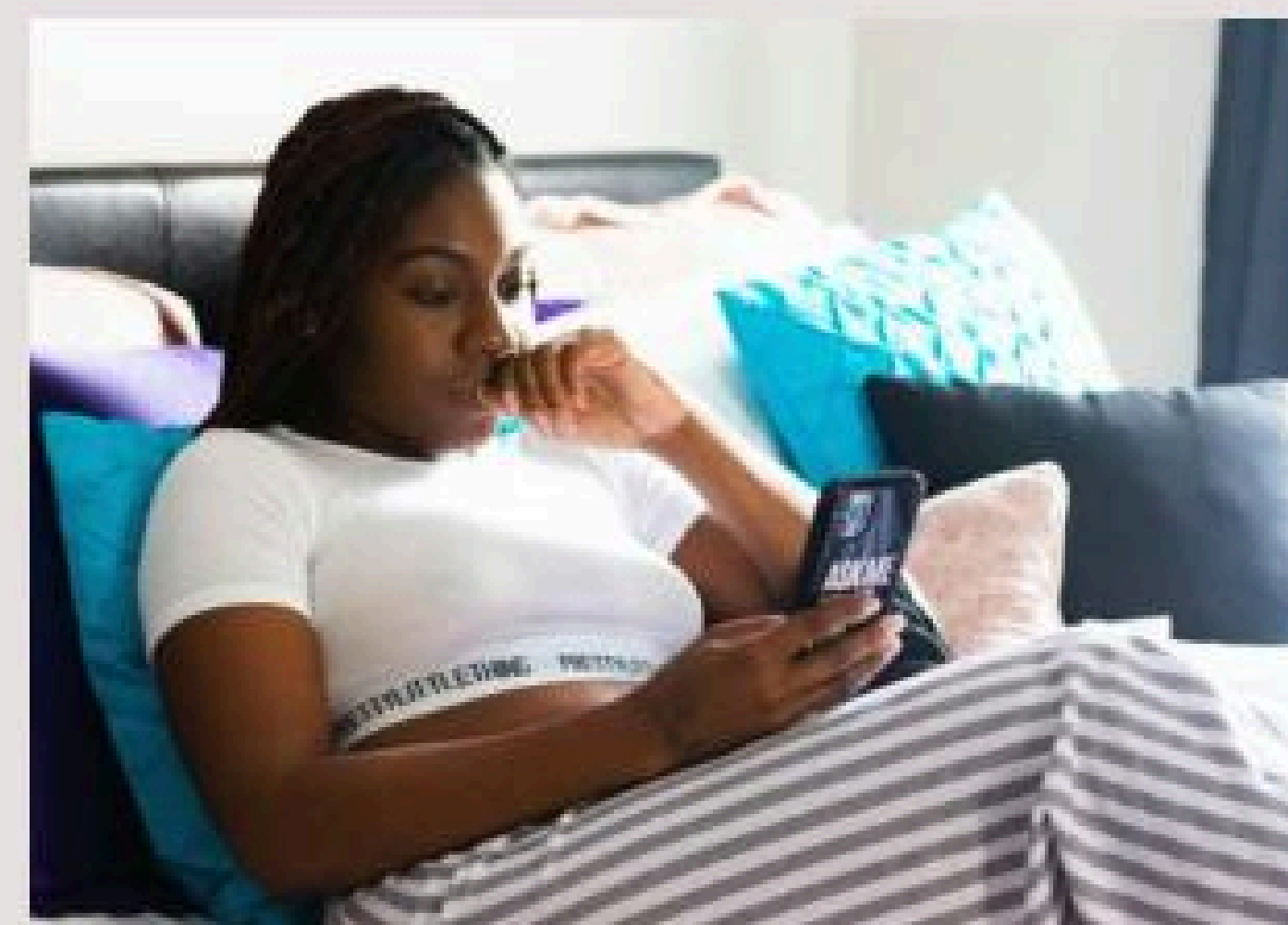
By the way, this is just a drop in the sea of our case studies. Do you want to explore more of them?

Browse **all**  
case studies



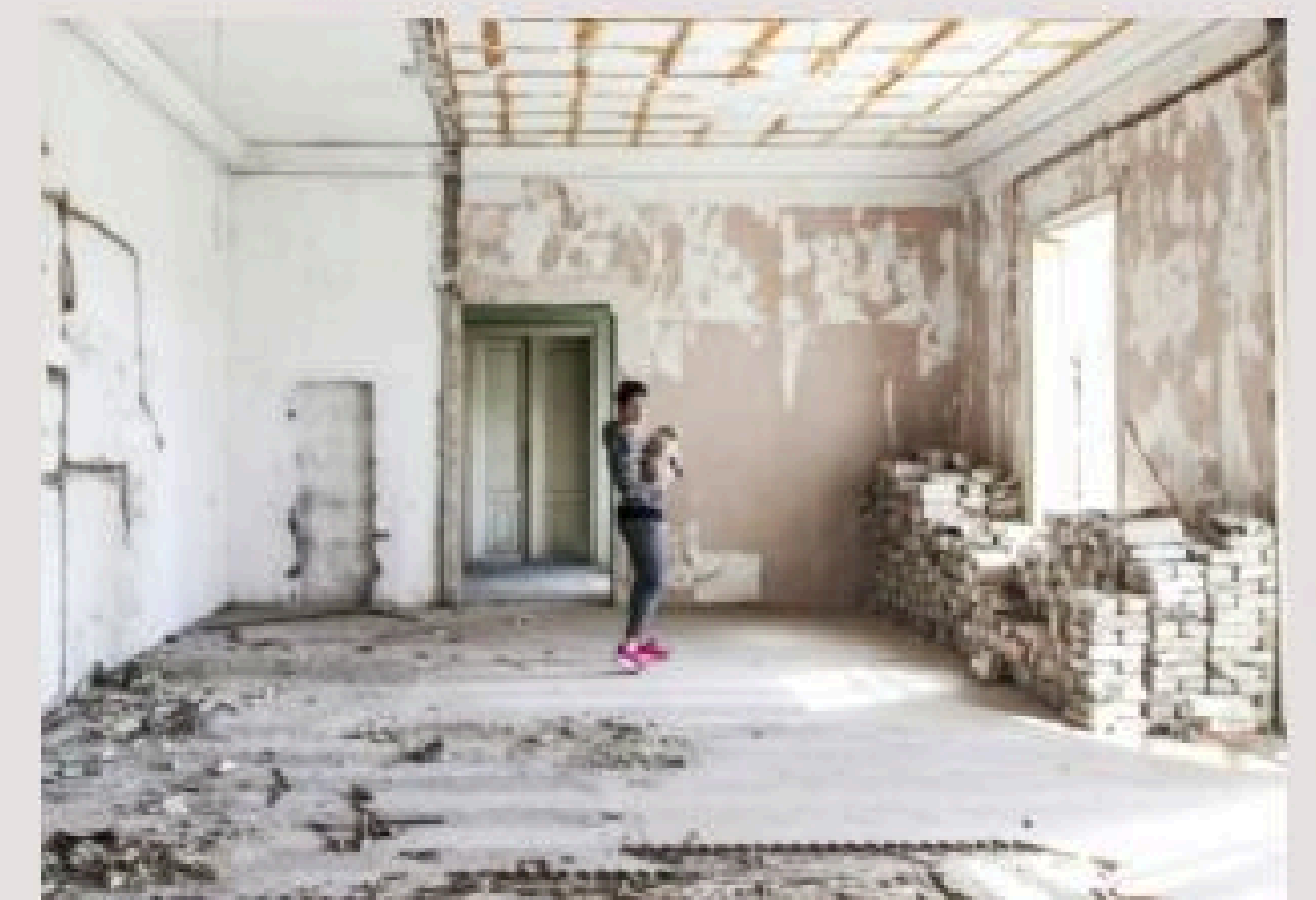
Building online life insurance from the scratch

[Read more >](#)



115% increase in investment product conversions

[Read more >](#)



Increasing loan sales by 49%

[Read more >](#)



5-fold Increase in Savings Account Open Rate

[Read more >](#)



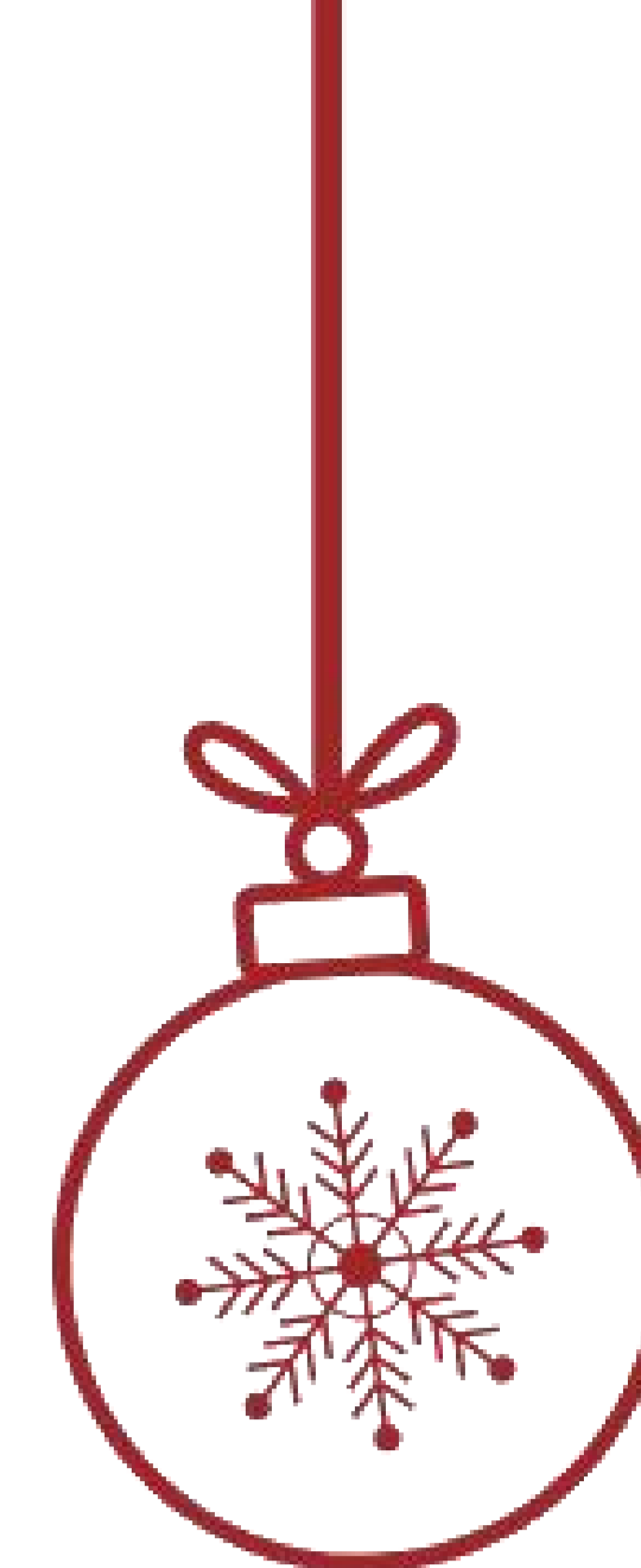
Travel insurance conversions increased by 167 %

[Read more >](#)



A job posting site redesign which increased conversions by 154%

[Read more >](#)



# That's it!

We hope you enjoyed it  
as much as we did.

**mindworx**





Thank you for being part of the Mind Hacks community and for all your support this year. Here's to even more learning, growth, and success in the year ahead!

Oh yeah... speaking of learning. If you're hungry for more Mind Hacks and fresh ideas, be sure to follow us on LinkedIn! It's gonna be on fire in 2025 😊



[www.mindworx.net](http://www.mindworx.net)