FREE PLAYBOOK · NO. 04

THE SIX BIASES THAT COST YOU MONEY

BUSINESS PSYCHOLOGY



A FREE PLAYBOOK FROM

BINA

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BEFORE YOU START

TWO GYMS. SAME STREET, SAME PRICE.

A woman walks into the first gym. The salesperson talks about the machines, the facilities, the packages. She leaves feeling overwhelmed. At the second gym they ask her one question, then show her a simple plan: her first session, her first week, and what happens next. She joins.

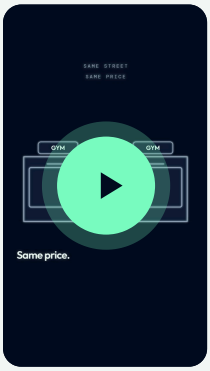


The first gym sold a membership

Everything it said was true. It just answered a question she wasn't asking: "what do you have?"

The second sold a first step

It answered the question she was actually asking herself: "could someone like me really do this?"



WATCH THE FILM · 1 MINUTE

THE WHOLE PLAYBOOK IN ONE MINUTE

Watch it first, then read the pages that matter to you.

Watch the film →

Opens the film in your browser

THE WHOLE PLAYBOOK IN ONE LINE

People don't just judge what you offer. They judge how confident they feel about taking the next step. Your message has to build that confidence, or the best offer in the street loses to the clearest one.

WHAT IS IN HERE

SIX SHORTCUTS THAT DECIDE WHO PEOPLE CHOOSE.

We use “bias” the everyday way: a predictable shortcut in how people think. Some are biases in the strict sense, some are effects. All six are in published studies.

WHAT’S INSIDE

01 THE CURSE OF KNOWLEDGE
Why you explain it the way you see it, not the way they do

02 THE SELF-REFERENCE EFFECT
Why one question beats ten features

03 STATUS QUO BIAS
Why doing nothing always feels safest

04 PRESENT BIAS
Why “I’ll start next week” wins, unless there’s a date

05 THE GOAL-GRADIENT EFFECT
Why people push harder once they’ve started

06 THE BANDWAGON EFFECT
Why the right proof is about who, not how many

Then: one message rewritten three ways (p. 10), how to spread it (p. 11), the rules on one page (p. 12), the signs you’re getting it right (p. 13), a worksheet (p. 14) and every study named (p. 15).

01 · THE CURSE OF KNOWLEDGE

YOU CAN'T UN-KNOW YOUR BUSINESS. YOUR CUSTOMER DOESN'T KNOW IT YET.



In a Stanford study, Elizabeth Newton asked people to tap out a well-known song on a table and guess how many listeners would name it. They guessed half. Of 120 songs tapped, listeners named 3.

WHAT TAPPERS EXPECTED	WHAT LISTENERS GOT
50%	2.5%
OF SONGS NAMED	3 SONGS OUT OF 120

Songs correctly named, after Newton (1990). The tappers could hear the tune in their heads. The listeners only heard knocking.

What it costs you

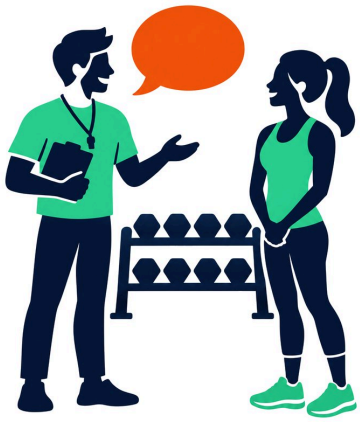
The salesperson at the first gym knew every machine. So that's what he talked about. Your website does the same thing: your services, your process, your words for things, in the order you think about them.

THE RULE

Write for someone on their first day. Test every message on a person who has never bought from you, and ask them one thing back: "what would you do next?" If they can't say, rewrite it.

02 · THE SELF-REFERENCE EFFECT

ONE GOOD QUESTION BEATS TEN GOOD FEATURES.



We notice and remember anything that is about us. Rogers and colleagues showed people remember words far better when asked how the words relate to themselves. Harvard researchers Tamir and Mitchell found that talking about ourselves activates the brain's reward system, and people gave up money for the chance to do it.

THE FIRST GYM

- 120 machines
- 24/7 access
- Sauna and pool
- 3 membership tiers
- 40 classes a week
- Personal training add-on
- Joining fee waived this month

THE SECOND GYM

WHAT ARE YOU HOPING TO ACHIEVE?

ONE QUESTION

Seven true things, or one question about her. A question about the customer isn't small talk. It is the most engaging thing you can put in front of them.

What it costs you

The list makes every customer do the work of figuring out which part is for them. Most won't. They'll say "I'll think about it" and leave, like she did.

THE RULE

Open with a question, then answer only what their reply needs. On a website, that's a short quiz or "which one sounds like you?". In a DM, it's the first message you send back.

03 · STATUS QUO BIAS

DOING NOTHING ALWAYS FEELS SAFEST. CONFIDENCE IS WHAT MOVES PEOPLE.



Samuelson and Zeckhauser showed that people stick with what they already have far more often than they should, even when changing costs nothing. Psychologist Albert Bandura found what moves them: self-efficacy, the belief that you can actually do the thing. She didn't need more facts about the gym. She needed to believe she could start.

A REAL PROBLEM
"YOU'RE LOSING CUSTOMERS"

+ NO CLEAR PLAN
They switch off, or argue with you.

+ A PLAN THEY CAN DO
They act.

The trap in "pain-point" marketing. A review of decades of fear-appeal studies found that scary messages only changed behaviour when they came with a plan people believed they could follow. Fear without a way out made them defensive. If you name a problem, hand over the first step in the same breath.

After Witte & Allen (2000), a review of fear-appeal research.

What it costs you

"Most businesses get this wrong" posts that leave people feeling worse and doing nothing. More detail, more options, more proof that it's complicated.

THE RULE

Every message should leave them more confident than it found them. Say it plainly: "You don't need to know X. We'll show you."

04 · PRESENT BIAS

"I'LL START NEXT WEEK." A PLAN WITH A DATE BEATS IT.



We weigh today's comfort over tomorrow's gain, so good intentions keep sliding to next week. Economists call it present bias. Psychologist Peter Gollwitzer showed the fix: people follow through far more often when they decide when, where and how they'll act.

In a study of more than 3,000 workers offered free flu shots, the ones asked to write down the date and time they'd go got vaccinated more than the ones who weren't.

FLU SHOTS TAKEN



After Milkman et al. (2011). One line on a letter, four percentage points more people acted.

The second gym's plan

YOUR FIRST SESSION → YOUR FIRST WEEK → WHAT HAPPENS NEXT

What it costs you

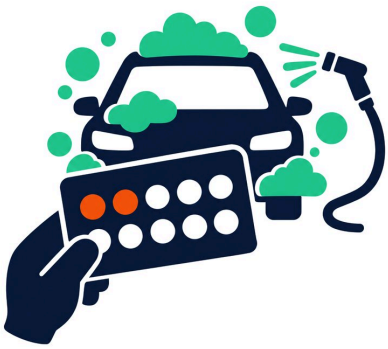
"Get in touch to find out more." A contact form with no idea what happens after you press send. The customer can't picture the next step, so they don't take it.

THE RULE

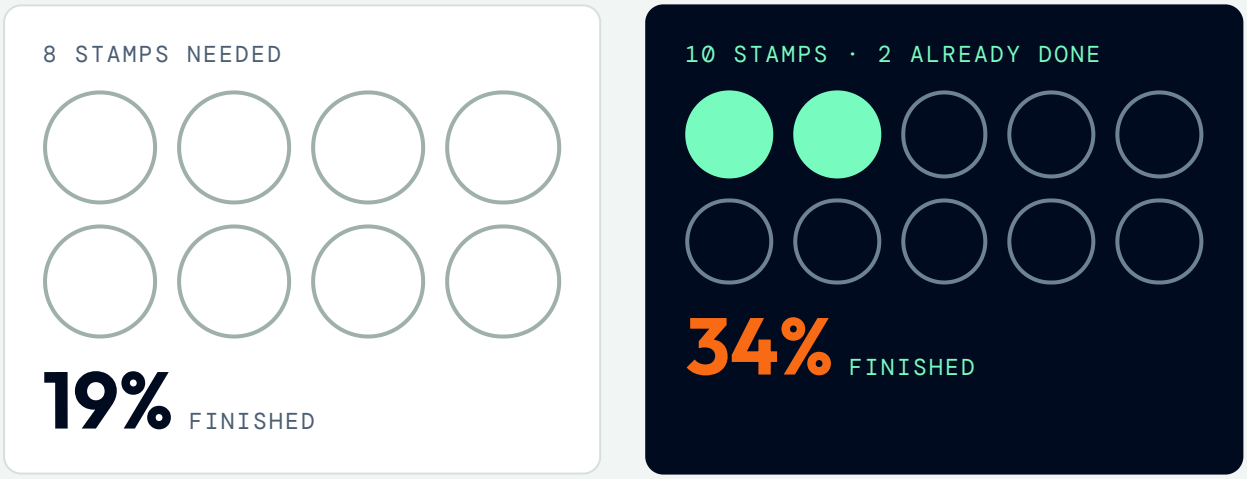
Spell out the first three steps, in order, in plain words: what they do, what you do, and when. Then ask them to pick a time, not "get in touch".

05 · THE GOAL-GRADIENT EFFECT

TWO FREE STAMPS NEARLY DOUBLED HOW MANY PEOPLE FINISHED THE CARD.



The closer people feel to a goal, the harder they push to reach it. Nunes and Drèze tested it with car-wash customers and a loyalty card. Half got a card needing 8 stamps. Half got a card needing 10, with 2 already stamped. Both needed exactly 8 more washes.



Same 8 washes to go. But one card already looked 20% done. After Nunes & Drèze (2006).

What it costs you

Every new customer starts at zero, staring at the whole mountain. “Step 1 of 12.” An onboarding that opens with everything they still have to do.

THE RULE

Count what they’ve already done. “You’ve booked. That’s the hard part.” Give step one away (a free first session, a quick quiz, a sample) so they arrive already moving.

06 · THE BANDWAGON EFFECT

THE MOST PERSUASIVE PROOF IS "PEOPLE LIKE YOU ALREADY DO THIS".



We do what we see people like us doing. In a hotel study by Goldstein, Cialdini and Griskevicius, the usual "help save the environment" card got about 35% of guests to reuse their towels. A card saying most guests reuse their towels got 44%.



Same towels, same hotel. Only the sentence changed. After Goldstein, Cialdini & Griskevicius (2008), study 1. Telling people what others like them do moved them more than telling them why.

What it costs you

Picture a gym whose walls are covered in bodybuilders. To a beginner that isn't proof, it's a warning: "this place isn't for me." Impressive proof can push the wrong way.

Only real ones

"Most of our clients" has to be true, and the story has to be a real customer who said yes to being shown. Invented proof is worse than none, and customers can usually tell.

THE RULE

Show the customer you want, at the stage they're at. A beginner wants to see another beginner's first month, not a champion. One story that sounds like them beats fifty five-star ratings.

ONE MESSAGE, REWRITTEN

The same six ideas, applied to three businesses. On the left, what most of them say. On the right, a message that asks, shows the first step, and makes it feel doable.

GYM · BEFORE

State-of-the-art equipment, 24/7 access, 40 classes a week and flexible membership options.

GYM · AFTER

New to the gym? Tell us your goal and we'll plan your first week. Your first session is free, and most of our members started right where you are.

RENOVATIONS · BEFORE

Kitchens, bathrooms and extensions. 20 years' experience. Quality craftsmanship. Contact us for a quote.

RENOVATIONS · AFTER

Not sure where to start? Send us a photo of the room. We'll reply with a rough plan and what it usually costs, then you decide if you want a visit.

SKINCARE · BEFORE

Twelve active ingredients, clinically inspired formulas, a full range for every skin type.

SKINCARE · AFTER

Which one sounds like your skin? Pick one, and we'll show you the three-step routine and what week one looks like.

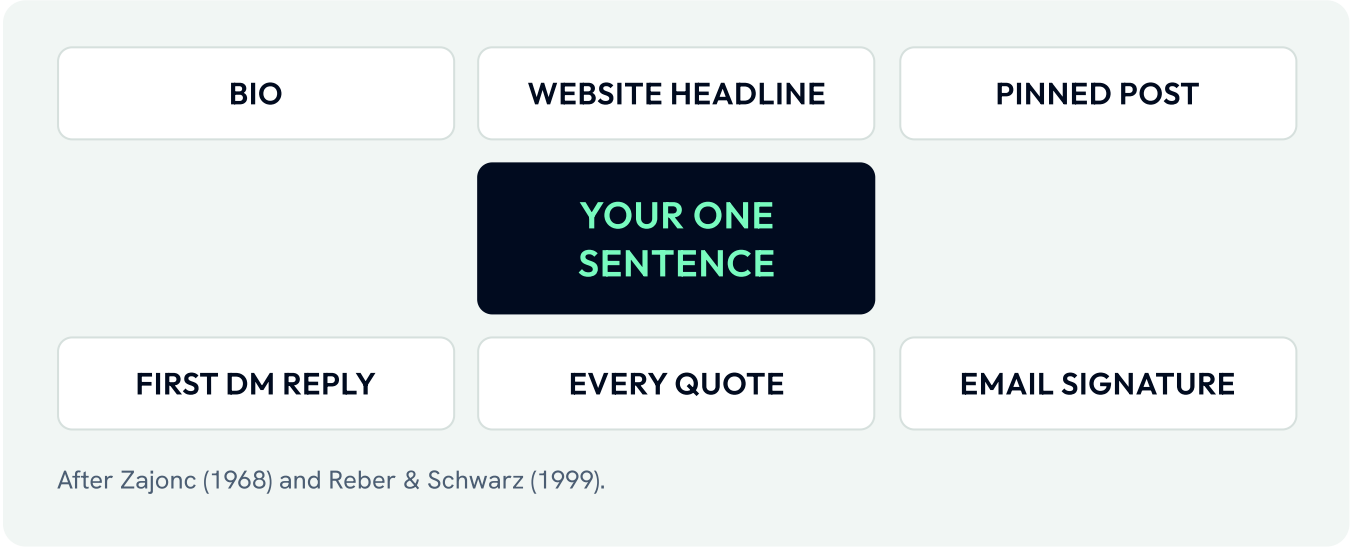
WHAT CHANGED

Nothing about the business. Only the direction of the message: from "here is everything we have" to "here is your next step, and you can do it".

HOW TO SPREAD IT

SAY ONE MESSAGE, THE SAME WAY, EVERYWHERE.

Two findings make repetition work. Zajonc showed that simply seeing something again makes people like it more. Reber and Schwarz showed that statements that are easier to read are more often judged true. A message people meet often, in the same simple words, starts to feel familiar and believable.



After Zajonc (1968) and Reber & Schwarz (1999).

A **WRITE IT FOR A BEGINNER, IN ONE SENTENCE.**

Who it's for, what their first step is, and why they can do it.

B **PUT IT IN THE SIX PLACES, WORD FOR WORD.**

Not six versions of it. The same sentence.

C **MAKE EVERY POST POINT BACK TO IT.**

Teach, tell a story, show a customer, then end on the same next step.

D **KEEP SAYING IT AFTER YOU'RE BORED OF IT.**

You've seen it a hundred times. Most of your audience has seen it twice.

YOUR MESSAGE RULES SHOULD BE:

PHOTOGRAPH THIS PAGE. READ IT BEFORE YOU WRITE A POST, A PAGE OR A REPLY.

01 · Write for someone on their first day

Test it on a person who has never bought from you. If they can't say what to do next, rewrite it.

02 · Ask before you list

One question about them, then only what their answer needs.

03 · Leave them more confident than you found them

Never name a problem without handing over the first step.

04 · Show the first three steps, with a time

What they do, what you do, and when. "Pick a time", not "get in touch".

05 · Count what they've already done

Give step one away so they arrive already moving.

06 · Show people like them, at their stage

Real customers only. One story that sounds like them beats fifty ratings.

THEN SPREAD IT

One sentence, the same words, in your bio, headline, pinned post, first reply, quotes and signature. Keep saying it long after you're tired of it.

IS YOUR MESSAGE WORKING?

✓

SIGNS YOU'RE GETTING IT RIGHT

- A stranger can say what to do next
- You open with a question
- Every problem comes with a first step
- Your next step has a time on it
- You give step one away
- Your proof looks like your customer

✗

SIGNS YOU NEED MORE WORK

- Your homepage lists everything
- "Get in touch to find out more"
- Posts that leave people feeling worse
- "Step 1 of 12"
- Your proof is champions, not beginners
- Six versions of your one sentence

THE BIG GOAL

Leave every customer more confident about the next step than you found them. When they can picture the first step and believe they can take it, the clearest offer in the street is yours.

YOUR TURN

Four questions. Fifteen minutes, with a pen. Open your website and your Instagram bio next to this and write the answers down.

1 READ YOUR HOMEPAGE HEADLINE AS A STRANGER. WHAT WOULD THEY DO NEXT?

If the honest answer is “scroll” or “leave”, write what you want them to do instead.

2 WHAT ONE QUESTION COULD YOU ASK INSTEAD OF LISTING WHAT YOU OFFER?

The question the second gym asked was about her goal, not their equipment. What’s yours?

3 WRITE YOUR FIRST THREE STEPS: WHAT THEY DO, WHAT YOU DO, WHEN.

Then decide which one you could give away so they start with progress.

4 WRITE YOUR ONE SENTENCE. WHERE ARE THE SIX PLACES IT’S MISSING RIGHT NOW?

Bio, headline, pinned post, first DM reply, quotes, signature.

CHECK IT YOURSELF

Every claim in this playbook comes from published work. The two gyms are a story we tell to show the idea, not a study.

01 THE CURSE OF KNOWLEDGE

Newton, E. (1990). *The Rocky Road from Actions to Intentions*. PhD dissertation, Stanford University. Named by Camerer, C., Loewenstein, G. & Weber, M. (1989). *Journal of Political Economy* 97(5).

02 THE SELF-REFERENCE EFFECT

Rogers, T., Kuiper, N. & Kirker, W. (1977). Self-Reference and the Encoding of Personal Information. *Journal of Personality and Social Psychology* 35(9). Tamir, D. & Mitchell, J. (2012). Disclosing Information About the Self Is Intrinsically Rewarding. *PNAS* 109(21).

03 STATUS QUO BIAS

Samuelson, W. & Zeckhauser, R. (1988). Status Quo Bias in Decision Making. *Journal of Risk and Uncertainty* 1(1). Bandura, A. (1977). Self-efficacy: Toward a Unifying Theory of Behavioral Change. *Psychological Review* 84(2). Witte, K. & Allen, M. (2000). A Meta-Analysis of Fear Appeals. *Health Education & Behavior* 27(5).

04 PRESENT BIAS

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05 THE GOAL-GRADIENT EFFECT

Kivetz, R., Urminsky, O. & Zheng, Y. (2006). The Goal-Gradient Hypothesis Resurrected. *Journal of Marketing Research* 43(1). Nunes, J. & Drèze, X. (2006). The Endowed Progress Effect. *Journal of Consumer Research* 32(4).

06 THE BANDWAGON EFFECT

Goldstein, N., Cialdini, R. & Griskevicius, V. (2008). A Room with a Viewpoint. *Journal of Consumer Research* 35(3).

+ SPREADING IT

Zajonc, R. (1968). Attitudinal Effects of Mere Exposure. *Journal of Personality and Social Psychology* 9(2). Reber, R. & Schwarz, N. (1999). Effects of Perceptual Fluency on Judgments of Truth. *Consciousness and Cognition* 8(3).

WHY THIS MATTERS

Most marketing advice about psychology names no study, because naming one invites you to check it. Everything above is checkable. If a claim here is not in these papers, it should not be in this playbook.

THIS WAS ONE PLAYBOOK. HERE'S THE WHOLE SYSTEM.

THE DAY ONE SYSTEM

Three playbooks that take a business from idea to its first real customers: how to set the foundation right, how to start the conversations that pay, and how to keep going long enough to win.



Get the Day One System →

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Five steps, three playbooks, the films and five bonus books.