

# INSTINCT

## Behavioural Architecture in Digital Commerce

CONCEPT-ONLY CASE SHOWCASING PLATFORM, OPERATIONS  
AND MERCHANDISING STRATEGY



# CONCEPT

E-COMMERCE OFTEN FOCUSES ON IMPROVING CONVERSION. BUT CONVERSION IS THE RESULT, NOT THE BEHAVIOUR.

MOST DIGITAL SYSTEMS ARE DESIGNED AROUND ASSUMED PERSONAS.  
THIS FRAMEWORK IS BUILT AROUND BEHAVIOURAL PROBABILITY.

**Buying changes depending on:**

FINANCIAL STABILITY

CAREER PHASE

PRODUCT COMPLEXITY

EMOTIONAL CONTEXT

THE SAME PERSON CAN ACT DIFFERENTLY DEPENDING ON WHAT THEY ARE BUYING AND WHERE THEY ARE IN LIFE.

THIS CASE EXPLORES HOW BEHAVIOUR SHIFTS ACROSS THE FULL JOURNEY, ONLINE AND OFFLINE.

OBSERVATIONS ARE INFORMED BY PERSONAL PURCHASING BEHAVIOUR ACROSS TECHNICAL TOOLS, LIMITED APPAREL RELEASES AND FASHION RETAIL ENVIRONMENTS.

# CORE INSIGHTS

**CUSTOMERS ARE NOT FIXED PERSONAS.  
THEY ARE MOVING BEHAVIOURAL STATES.**

**DESIGN OFTEN ASSUMES STABILITY. REALITY IS  
SITUATIONAL.**

**UNDERSTANDING WHEN BEHAVIOUR SHIFTS IS MORE VALUABLE THAN DEFINING WHO THE  
CUSTOMER IS.**

**CUSTOMERS DO NOT BUY IN ISOLATION. THEY BUY IN CONTEXT.**

# BEHAVIOURAL STATES

*These are temporary states, not identities.*

## FUNCTIONAL PURCHASER

LOW PERCEIVED RISK. FAST  
DECISION. EFFICIENCY-DRIVEN.  
MINIMAL VALIDATION REQUIRED.

## RESEARCH-LED INVESTOR

HIGH PERCEIVED RISK.  
EXTENDED VALIDATION CYCLE.  
REGRET-AVOIDANT DECISION  
MAKING.

## SCARCITY HUNTER

VALUE AMPLIFIED BY LIMITED  
AVAILABILITY. DESIRE INCREASES  
AS ACCESS DECREASES.  
ACQUISITION IS PART OF THE  
REWARD.

## EMOTIONAL BUYER

STIMULATION-DRIVEN.  
ANTICIPATION CAN BE STRONGER  
THAN OWNERSHIP. EMOTION  
OUTWEIGHS EVALUATION.

## IDENTITY BUILDER

LONG-TERM ALIGNMENT. PURCHASES REINFORCE TASTE, VALUES AND SELF-IMAGE.

**THE SAME INDIVIDUAL MAY MOVE BETWEEN THESE STATES OVER TIME. BEHAVIOUR FOLLOWS CIRCUMSTANCE.**

# BEHAVIOUR SHIFTS WITH CONTEXT

BEHAVIOUR IS SITUATIONAL, NOT FIXED.

## When financial stability increases:

RISK TOLERANCE  
INCREASES

SCARCITY BECOMES  
ATTRACTIVE

IDENTITY PURCHASES  
EXPAND

EXPERIMENTATION  
BECOMES MORE LIKELY

## When financial pressure increases:

RESEARCH DEEPENS

PRICE SENSITIVITY  
RISES

IMPULSE DECREASES

DECISIONS SLOW

CUSTOMERS SHIFT BETWEEN BEHAVIOURAL STATES AS LIFE CONDITIONS CHANGE. MOST DIGITAL SYSTEMS ASSUME BEHAVIOURAL CONSISTENCY. REALITY IS BEHAVIOURAL FLUCTUATION

FINANCIAL STABILITY SHIFTS RISK TOLERANCE. PRODUCT COMPLEXITY DETERMINES HOW THAT RISK IS PROCESSED

# BEHAVIOURAL SHIFT MODEL

BEHAVIOUR MAPS TO FINANCIAL STABILITY AND PRODUCT COMPLEXITY.  
**THESE TWO FORCES INTERACT.**

**FINANCIAL STABILITY** INFLUENCES RISK TOLERANCE.

PRODUCT **COMPLEXITY** INFLUENCES **PERCEIVED DIFFICULTY**.

TOGETHER, THEY SHAPE BEHAVIOURAL **PROBABILITY**.



EMOTIONAL STIMULATION CAN AMPLIFY BEHAVIOUR ACROSS ANY QUADRANT.

**THE MODEL REFLECTS BEHAVIOURAL PROBABILITY, NOT FIXED IDENTITY.**

# COMPLEXITY REDEFINES RISK

PRODUCT COMPLEXITY DOES NOT JUST INCREASE EFFORT.  
**IT INCREASES PERCEIVED RISK.**

**When complexity rises:**

- COGNITIVE LOAD INCREASES
- UNCERTAINTY INCREASES
- VALIDATION DEMAND INCREASES

**PERSONAS DESCRIBE WHO SOMEONE IS. BEHAVIOURAL ARCHITECTURE DESCRIBES HOW SOMEONE DECIDES.**

**A complex product is evaluated on:**

- LEARNING CURVE
- WORKFLOW CLARITY
- COMMUNITY VISIBILITY
- RISK OF FRUSTRATION

**PERCEIVED DIFFICULTY BECOMES PART OF THE COST.**

FINANCIAL STABILITY INFLUENCES HOW MUCH RISK A CUSTOMER CAN TOLERATE. PRODUCT COMPLEXITY DETERMINES HOW MUCH RISK THEY PERCEIVE.

**EDUCATION REDUCES PERCEIVED RISK.**

# EDUCATION REDUCES BEHAVIOURAL RESISTANCE

WHEN PRODUCT COMPLEXITY INCREASES, BUYERS ASK:

CAN I UNDERSTAND THIS?  
WILL I FEEL CAPABLE?  
HOW LONG BEFORE I SEE RESULTS?

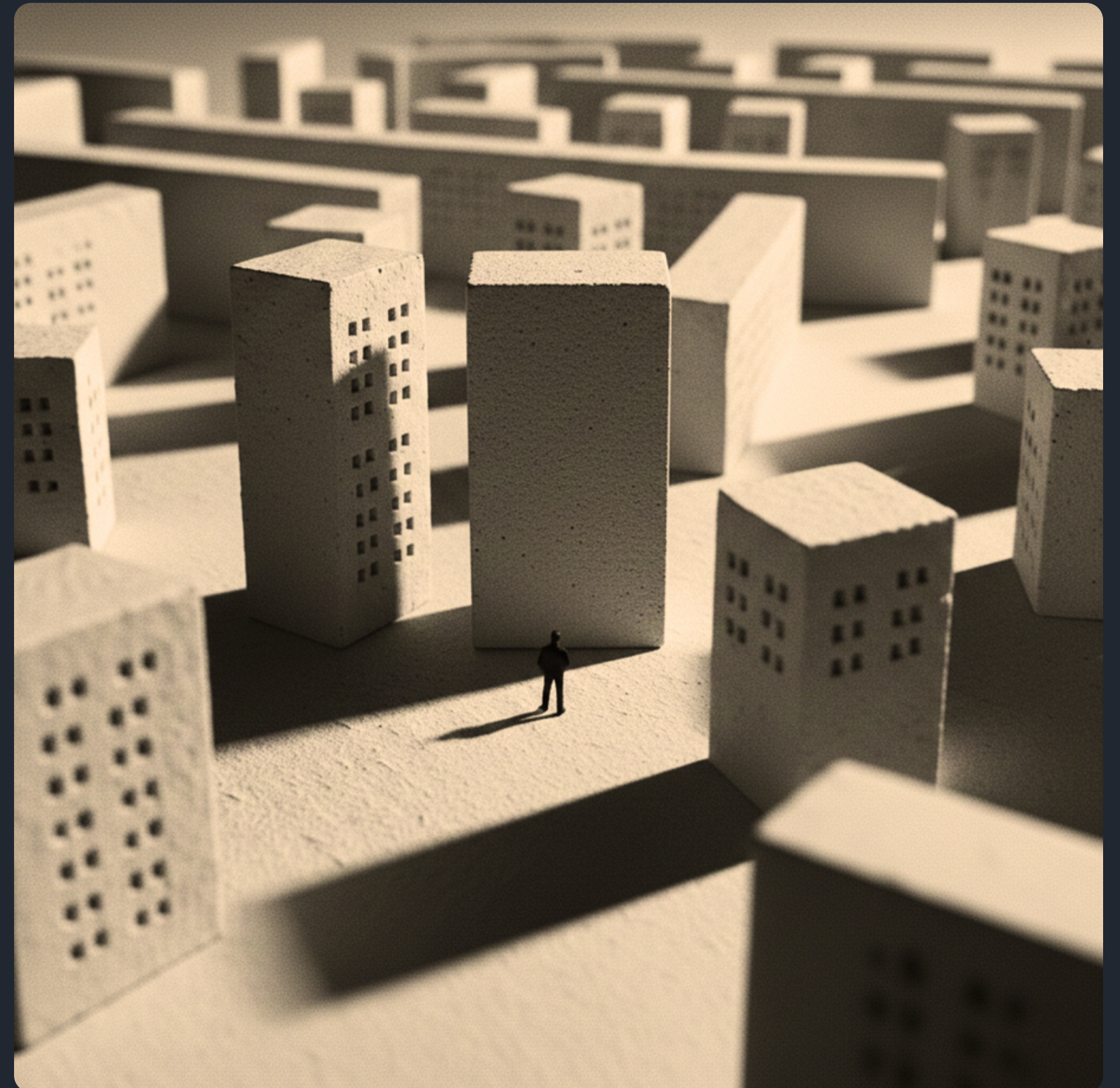
**THESE ARE NOT CONTENT QUESTIONS. THEY ARE UNCERTAINTY SIGNALS.**

**When brands clearly show:**

- HOW TO GET STARTED
- WHAT THE WORKFLOW LOOKS LIKE
- WHAT PROGRESS FEELS LIKE

**PERCEIVED RISK DECREASES.  
COGNITIVE LOAD DECREASES.  
HESITATION DECREASES.**

**EDUCATION IS NOT ADDITIONAL CONTENT.  
IT IS STRUCTURAL RISK REDUCTION.**



# THE JOURNEY DOES NOT END AT CHECKOUT

**REDUCING PERCEIVED RISK DRIVES CONVERSION.  
REINFORCING CONFIDENCE DRIVES RETENTION.**

THE DIGITAL JOURNEY OFTEN ENDS AT PAYMENT. THE  
BEHAVIOURAL JOURNEY CONTINUES OFFLINE.

- UNBOXING
- SETUP
- FIRST USE
- ADJUSTMENT
- ROUTINE INTEGRATION

**THE STRONGEST EMOTIONAL MOMENT OFTEN  
HAPPENS BEFORE DELIVERY. IF THE FIRST  
EXPERIENCE CREATES CONFIDENCE, LOYALTY  
GROWS. IF IT CREATES FRICTION, REGRET  
GROWS.**

**CONVERSION IS A MOMENT. RETENTION IS A PROCESS.**

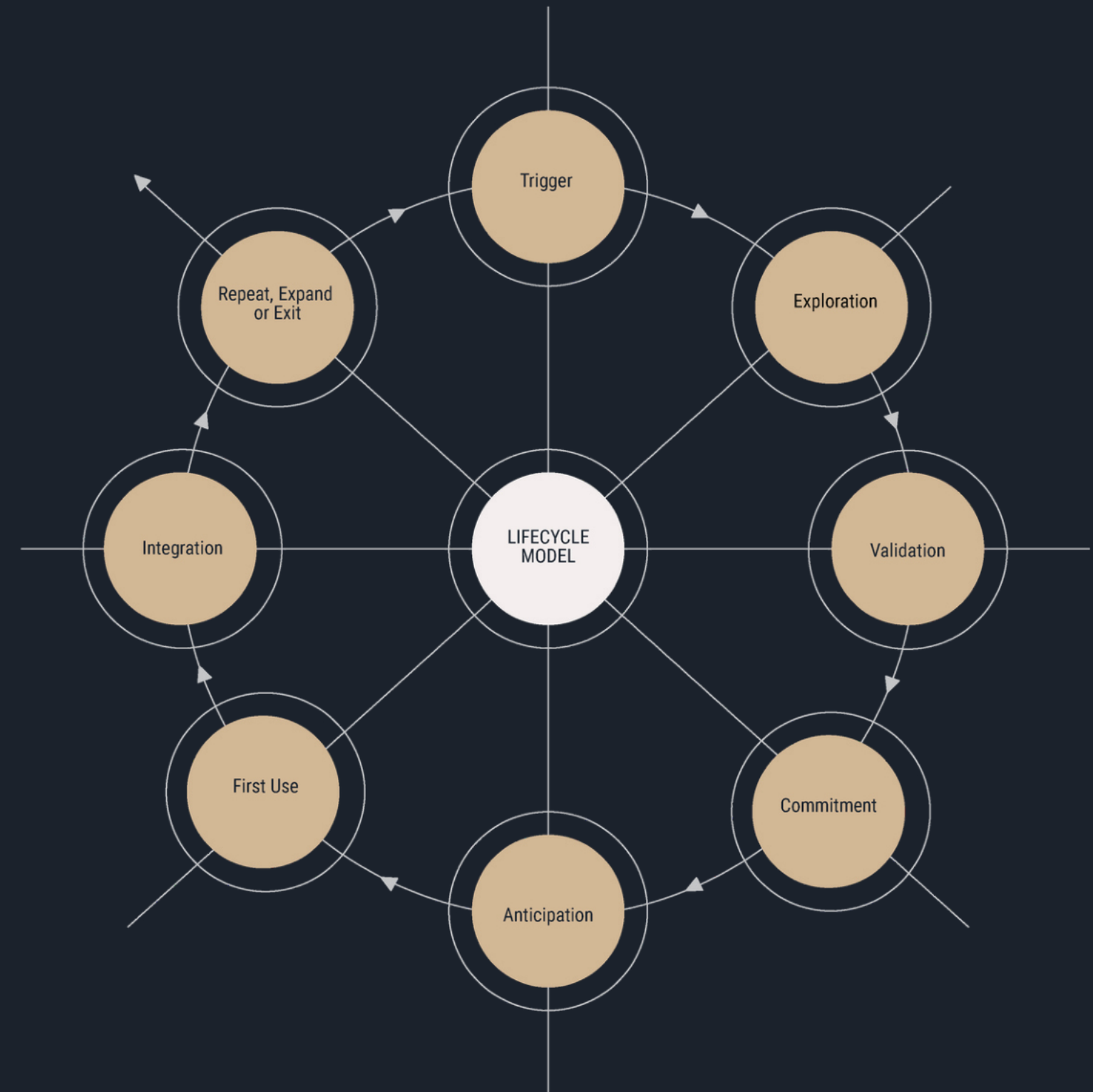


# BEHAVIOURAL LIFECYCLE MODEL

CUSTOMER BEHAVIOUR EVOLVES BEYOND CHECKOUT.

**AT EACH STAGE, PERCEIVED  
RISK AND EMOTIONAL  
INTENSITY SHIFT.**

THE EXPERIENCE MUST REDUCE UNCERTAINTY  
BEFORE PURCHASE AND REINFORCE CONFIDENCE  
AFTER PURCHASE.



# REPEAT BUYING IS BEHAVIOURAL CONTINUITY

Repeat buying happens when:

CONFIDENCE IS  
REINFORCED

FRICTION IS REDUCED

IDENTITY ALIGNMENT  
CONTINUES

THE ECOSYSTEM FEELS  
COHERENT

**RESEARCH-LED INVESTORS BECOME ECOSYSTEM BUYERS. SCARCITY HUNTERS RETURN FOR FUTURE RELEASES. IDENTITY BUILDERS EXPAND ACROSS CATEGORIES.**

SYSTEMS THAT REDUCE UNCERTAINTY ON THE FIRST PURCHASE  
REDUCE FRICTION ON THE SECOND.

**LOYALTY IS REINFORCED BEHAVIOUR, NOT JUST EMOTION.**

# WHOLE-SYSTEM THINKING

UNDERSTANDING BEHAVIOUR INFLUENCES STRUCTURAL DECISIONS ACROSS THE BUSINESS.

## PRE PURCHASE

- PRODUCT PAGE DEPTH
- CONTENT HIERARCHY
- SCARCITY COMMUNICATION

## POST PURCHASE

- ONBOARDING EMAILS
- FIRST-USE GUIDANCE
- COMMUNITY INTEGRATION

## PURCHASE

- PAYMENT STRUCTURE

**THIS IS NOT ONLY  
INTERFACE DESIGN.**

BEHAVIOURAL INSIGHT INFORMS PLATFORM ARCHITECTURE,  
MERCHANDISING LOGIC AND OPERATIONAL STRUCTURE.

## GROWTH

- CROSS-CATEGORY LOGIC
- ECOSYSTEM COHERENCE

STRONG DIGITAL BUSINESSES ARE BUILT ON BEHAVIOURAL UNDERSTANDING, NOT JUST VISUAL OPTIMISATION.

# FINAL REFLECTION

UNDERSTANDING BEHAVIOUR INFLUENCES STRUCTURAL DECISIONS ACROSS THE BUSINESS.

**CONVERSION CAN BE OPTIMISED.  
RETENTION MUST BE DESIGNED.**

WHEN BUSINESSES UNDERSTAND HOW CUSTOMERS SHIFT  
BETWEEN RISK, IDENTITY AND COMPLEXITY, THEY BUILD SYSTEMS  
THAT SUPPORT LONG-TERM VALUE.

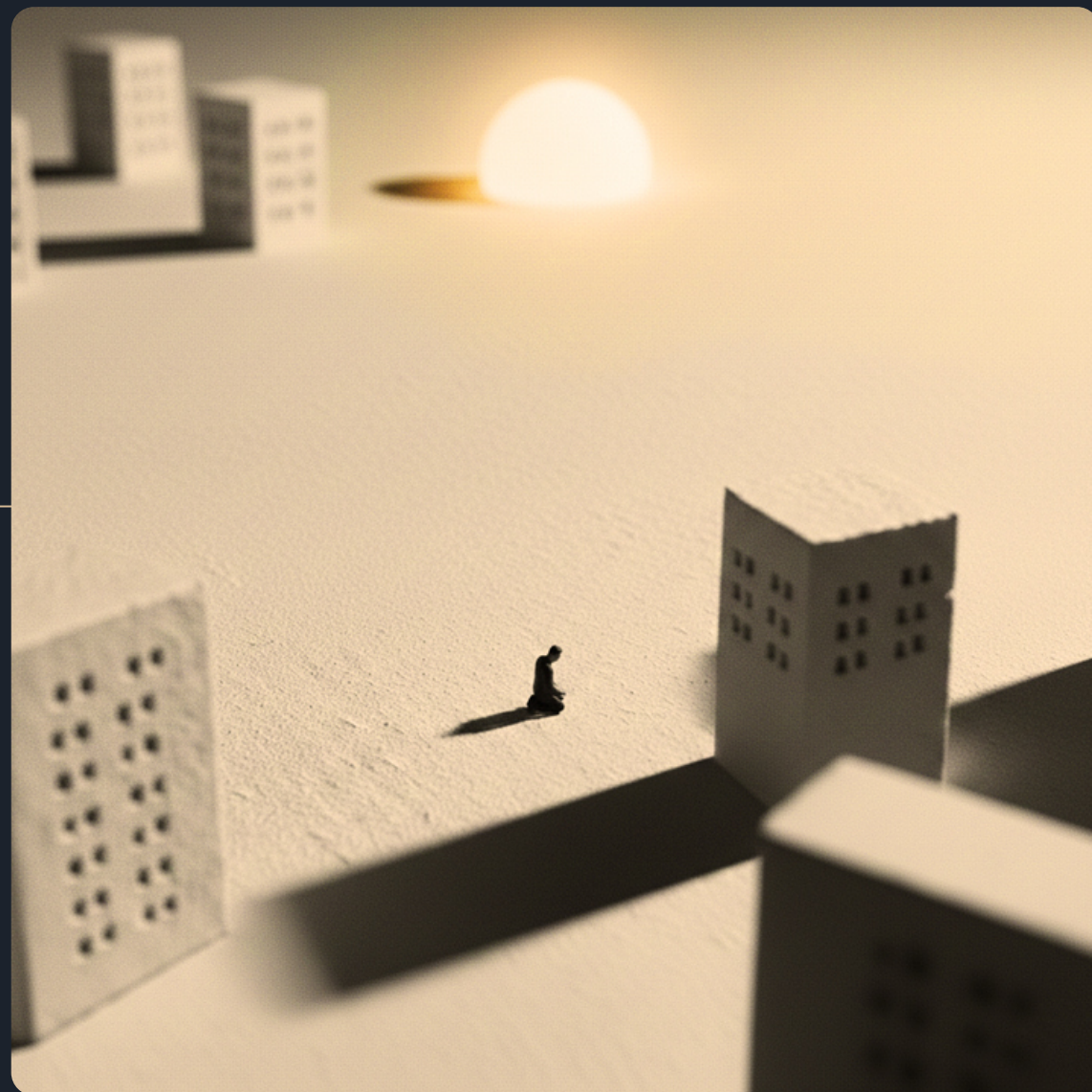
**DESIGN IMPROVES FLOW. BEHAVIOUR DETERMINES OUTCOME.**

OPTIMISATION IMPROVES METRICS. ARCHITECTURE IMPROVES SYSTEMS.

**CONVERSION CAN BE OPTIMISED. RETENTION MUST BE DESIGNED.**



# THANK YOU



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