

Consent Form

Please read and provide consent (below) prior to the interview. Return by email or post. Thank you!

Project Title: Interview of Older Adults with Respect to Banking & Finance Management
Researchers: Dr. Celine Latulipe, Associate Professor, Department of Computer Science, University of Manitoba. (celine@cs.umanitoba.ca)
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Please take the time to read this carefully and to ensure you understand all the information.

This consent page should give you the basic idea of what this research is about and what your participation will involve. If you would like more detail about something mentioned here, or information not included here, you should feel free to contact Dr. Celine Latulipe (celine.latulipe@umanitoba.ca).

You are being asked to participate in an interview on the topic of banking and financial management. The researchers are interested in understanding how participants conduct banking and financial management activities. Interview responses will be kept confidential and we will only report aggregate data or anonymized quotes in our research. Risks to participating in this study are no greater than in everyday life. The direct benefit of this research is the ability to provide insight on issues that affect you. We will optionally collect your email address at the end of the interview so that we can send you a \$20 Tim Hortons electronic gift card. If you provide your name and email address for the gift card, that information will not be linked to your interview responses, as it is collected on a separate form and stored in a separate file on our secure university server. Your interview responses will be stored in a file called P1_responses.doc or P2_responses.doc and will not contain your name.

Participation in this study is voluntary. Completing the interview will take between 30 and 60 minutes, depending on how many types of financial transactions you may have. You can quit the interview at any time by notifying the research assistant, none of your answers will be saved and your data will not be used in the research. If you withdraw before the interview is complete, you will still receive a gift card. Once you complete the interview, you will no longer be able to withdraw your information from the study.

Data collected from the interview will be retained indefinitely on password-protected files on the University file system, in folders to which only researchers associated with this research will have access. Contact information for the Tim Hortons gift card will be deleted in June 2021, after the gift cards have been emailed. Contact information for the interview will be deleted after 3 years, in June 2024. Results from this study will be submitted for review and publication to peer-reviewed academic journals and conferences (written and in presentation form). Once published, the results of this research will be made available to the public for free on the following webpage: <https://celinelatulipe.net/12-2/interview-study-older-adults-banking/>. Again, no personal information about you will be included.

The interview will be recorded in an audio only format. In no way does this consent form waive your legal rights nor release the researchers, sponsors, or involved institutions from their legal and professional responsibilities. You are free to withdraw from the study at any time, and/or refrain from answering any questions you prefer to omit, without prejudice or consequence by simply letting the research assistant know. Your continued participation should be as informed as your initial consent, so you should feel free to ask for clarification or new information throughout your participation.

The University of Manitoba may look at your research records to see that the research is being done in a safe and proper way. This research has been approved by the Research Ethics Board at the University of Manitoba, Fort Garry campus. If you have any concerns or complaints about this project you may contact any of the above-named persons or the Human Ethics Coordinator at (204) 474-7122 or humanethics@umanitoba.ca. If you wish to have a copy of this consent form for your records and reference, you can [click here to download a copy](#).

If you are an older adult (age 65+), you are eligible to participate in this study.

The information collected in the interview will be kept confidential and reported only in aggregate or as anonymized quotes. The information collected will help us to design better technologies to support you in carrying out your financial transactions.

Please indicate your response to each of the two sections below:

By checking this box, you certify that you live in Canada, that you are at least 60 years old, that you have understood to your satisfaction the information provided regarding your participation in the study, that you speak and read English and that you give your consent freely to being a participant in this study

- I consent
 I do not consent

By checking this box, you grant permission for the interview to be audio-recorded

- I consent
 I do not consent

Name (please print): _____

Email (for scheduling): _____

Signature: _____ Date: _____

Please email this completed form to: cumbersm@myumanitoba.ca or mail it to:
Murray Cumbers 1105 -110 Adamar Road, Winnipeg, MB R3T 3M3