

Appendix J - Consent Form

Project Title: Designing Behavioural Nudges to Encourage Financial Propriety of Older Adult Proxies

Researchers: Zach Havens, Dr. Celine Latulipe
(havensz@myumanitoba.ca, celine.latulipe@umanitoba.ca)

This consent form, a copy of which will be left with you for your records and reference, is only part of the process of informed consent. It should give you the basic idea of what the 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 ask to the researchers mentioned above. Please take the time to read this carefully and to understand any accompanying information.

Participation in this study is voluntary: you may choose to withdraw from this study at any point in time during both the interaction and interview part of this study. During participation, any questions asked, or tasks requested are also voluntary and any can be declined without penalty. Risks of participating in this study are no greater than in everyday life.

Study Procedure:

The study consists of a single session lasting approximately 1.5 hours. During this session there will be an interview and questionnaire that discuss your informal caregiving relationships. Following that, you will get an opportunity to interact with a prototype online baking interface that has been designed to support informal caregivers. Finally, a second interview will give us the opportunity to discuss your experience with the interface and changes you might make to it to better support you and your caregiving dynamics and needs.

The study session can either be conducted in-person, or online. In-person sessions will be conducted in the HCI Lab's study space at the University of Manitoba's Fort Gary campus in which we can provide a computer for you to use during the session. Additionally, banking professionals may opt to participate in their place of work. Online sessions will be conducted over Zoom and will require you to use your own desktop or laptop computer.

Compensation:

In recognition of your willingness to participate, you will receive a \$30 compensation delivered at the beginning of your study session. This compensation can either be delivered to you directly by e-transfer or donated to one of 5 preselected charities on your behalf. Members of the research team will not receive any tax incentives for such donations. The available charities are:

- Alzheimer's Society of Canada
- David Suzuki Foundation
- Doctors Without Borders
- Food Banks Canada
- Indspire (First Nations Education)

Participants who choose to participate at the University of Manitoba campus will additionally receive a parking token to cover any parking costs incurred by their participation.

Risks and Benefits:

This research will contribute knowledge about how online banking systems can assist those who bank on behalf of older adults. We aim to provide useful information and guidelines that designers can use to improve banking systems' interfaces to better support these use cases and motivation for banks to adopt them. You will have the opportunity to reflect on how your activities as informal caregivers or older adults are being recognized as valuable, and how financial institutions can better support you.

To achieve this, we will be asking you questions about your experiences as users of online banking systems as well as questions about your informal caregiving relationships. There is a possibility that these discussions may cause some emotional discomfort, or cause social risks associated with the sharing of information. We will encourage you to only share information you are comfortable with, and that you have permission to share with use throughout the study session.

Consent:

All information you provide is considered completely confidential; your name will not be included, or in any other way associated, with the data collected in the study. Audio recording of the interview sessions is essential to the research analysis. Audio recording will be manually transcribed and anonymized by members of the research team to protect participants and their relations. Screen recordings will also be taken when participating in-person using a provided device and used to annotate transcription data. All recordings will be destroyed after transcription is complete. Data collected during this study will be used for data analysis purposes only. We may use anonymized quotes from the recording for purposes of public presentation; however, we will not present video, screenshots, or audio. Each participant will be assigned a number that will be used to present anonymized quotes (e.g., CO1 for a close other #4, OA2 for older adult #2, or BP7 for banking professional #7). That is, your image or sound will not be used in papers, presentations, put on the internet, etc. Please initial your response for the appropriate options below. (Feel free to consent to both options if you would like flexibility when scheduling a session.)

(Consent options on the next page.)

- a) I CONSENT to participate in-person on the University of Manitoba Fort Gary campus. I acknowledge that I will have my voice recorded via digital recorder and my interactions with the prototype logged and screen recorded.

- b) I CONSENT to participate online. I acknowledge that I will have my voice recorded via online conferencing software (i.e. audio-only recordings via Zoom), and that my interactions with the prototype will be logged.

- c) I am an employee of a bank or credit union in Winnipeg, Manitoba and I CONSENT to participate in-person at the bank or credit union branch at which I work. I acknowledge that I will have my voice recorded via digital recorder and my interactions with the prototype logged and screen recorded.

Employer Consent:

If you are an employee of a financial institution, you may require approval from your employer to participate in this study. A letter you can present to your employer to aid in communicating the details of your participation can be found on the [study website](#). Please attest that you have received the appropriate approvals before participating:

I am an employee of a bank or credit union and I ATTEST that I have received any necessary approvals from my employer to participate

Data Lifetime:

All data will be stored on Microsoft Teams servers controlled by the University of Manitoba. Only researchers associated with this study have access and will maintain the data until it is deleted two years following the completion of the study or June 2025 (whichever is earlier). Once published (in journals, conferences, or thesis of students), results of the study will be made available to the public for free on the University of Manitoba's public research repository ([MSpace](#)). Again, no personal information about your involvement will be included. Please note that the University of Manitoba may look at the research records to see that the research is being done in a safe and proper way.

Abuse Disclosure:

If a researcher becomes aware of instances or likelihood of abuse of a senior through the course of the study session, that researcher will be obligated to notify the Manitoba Elder Abuse Protection Team as required by law (*The Seniors' Rights And Elder Abuse Protection Act 6(1)*).

Study Results:

A summary of findings for this research in non-scientific language will be posted to the [study website](#) once initial data analysis has been completed (by May 31, 2023). Please initial your response below if you want to receive a notification when that information has been made available:

I DO want to receive a summary of the findings of this research _____

If you do, please provide an email address or postal address

(A postal address will receive a printed copy of the summary.)

Your signature on this form indicates that you have understood, to your satisfaction, the information regarding participation in the research project and have agreed to participate as a subject. By signing the form, you also confirm that you are of the age of majority in Canada (18 years or more). In no way does this 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 to refrain from answering any questions asked, without prejudice or consequence. You may withdraw from the study any time between the time a signed consent form is received until 1 month after your study session has been conducted; past this time data analysis and writing will be conducted and it will be impossible to remove the data. To withdraw, please contact contact Dr. Celine Latulipe at 204-474-6791 or celine.latulipe@umanitoba.ca, or Zach Havens at havensz@myumanitoba.ca.

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, you may contact Dr. Celine Latulipe at 204-474-6791 or celine.latulipe@umanitoba.ca, or the Human Ethics Secretariat at 204-474-7122 or humanethics@umanitoba.ca. A physical copy of this consent will be given to you to keep for your records and reference upon request.

Having read the provided information and after all my questions were answered to my satisfaction, I understand what I am freely consenting to.

Participant: _____ Signature: _____

Date: _____

Researcher: _____ Signature: _____

Date: _____