

	So, we can start, I will place this over here. I have to go back up. Well, thank you for your participation in this research on the management of personal finance for individuals who are experiencing burnout or depression. The participation will be fully anonymized in a few minutes. You will be showing a prototype that you will use to complete several scenarios. Please imagine that you are a customer of the Rabobank. That is a particular bank in the Netherlands for this test. And Please note that this is a prototype and not a fully functional product, so there are some minor mistakes also in the amounts that you will see between your account of this, I will note I will give you like. I don't know it's you. As a participant, you cannot do anything wrong. Only the application can malfunction. I will ask you to think out loud and if you agree, I will record the meeting, but I will need to ask you immediately after creating the transcripts. If you feel uncomfortable during this interview, you can stop at any point. First, I have some introduction questions for you. What's your age?
	34
	And what is your profession?
	I'm a senior visual designer.
	Senior visual designer. OK and how many hours are week are you on the Internet every week?
	A lot more than I'd care to disclose. No, I don't know. I mean, 8 hours a day, every day, and then when I get home, probably another 4.
	ok
	Maybe 10 hours a day.
	Check, on which devices do you use in order to do it?
	Mobile phone, laptop, computer.
	What's your highest level of education?
	College
	College. Check. Did you have or do you have depression or burnout?
	Is that did you have, or do you have?
	Yeah, both
	Yeah, I've had that.
	And are you diagnosed?
	Not currently, but I have.
	You used to have depression or burnouts. OK, check. And are you diagnosed with another deficiency?
	No
	So you used to have depression, OK, can you describe the worst period in your depression?
	The worst...
	Period, yeah.
	Laughs This is a lot for a Monday isn't it. What kind of things would you like to describe?
	What were you able to and what weren't you able to.
	I was functioning so I was able to still work and see people. But it obviously affects work, motivation, and things like that. So yeah. I was a functioning person, but it was difficult functioning.
	And do you think you've had a moderate or severe depression? And could you explain why?

	That's a difficult one to answer because that might depend on the person or the potential outcomes. I would say moderate to severe.
	Check. And why do you think that, if I may ask?
	Just because of the, uh yeah, the cognitive load of that scenario. So yeah, at the worst point in time. Yeah, it was very uh, I think a lot of people can still function while they deal with a lot, you know? Because there is not much of an alternative. So, you can continue, and I think that sometimes, like, even if you function, you can still function on a severe level of anxiety and depression, but for me, it would feed the depression and anxiety worse if I wasn't functioning. So yeah, I would probably put it in that place.
	Check. Well, now we go to the scenarios where there's just the introduction part. I have developed a prototype that I already said. And we got to walk through some scenarios, and we'll give you the prototype in a minute. You have to complete these scenarios. Imagine that during therapy and your psychologist, with your agreements, contacts the bank to inform you that you are experiencing depression or burnout. The bank the bank has designed a new application that can assist you in managing your personal finances. New feature is included in the Rabobank app and offers you three financial plans each month to choose from. After a few days, you receive a notification and you decide to click on it, which opens the Rabobank application. Your task is to select a financial plan for this month, keeping in mind that you're feeling mildly depressed.
	This is the notification what I was talking about, and it said: "Can we give you some extra overview with all understanding for your situation. We'll help you with your finances. Keeping a few things, you need to know in order to complete the scenario, but I will help you with this. There's like some extra information you use together with the partner. The plan is for your checking account. You have four children living at home. Your total debt is €4000. On your Rabobank saving account. You also have €4000 and now we go to the prototype, but what I already said, you don't have to remember this.
	Now I'll ask you to log in. Normally you put in your number, but now you can just click somewhere on the interface. And this is for your checking account. So that is in this case, I will help you with this, Patel? And this is how are you feeling? I feel well. I feel not so well. I feel bad. It's sad. I don't feel very good. I've complained, but I can still function in the daily life. I feel bad, I cannot function at all. It is like I even can't do tasks.
	Uh, and it's for me to pick which one?
	Yeah, and you're from mildly depressed.
	OK, let's go for this one.
	You feel bad. Start personalisation. So here it says you can give somebody permission to authorise. Or you can create a new plan.
	Let's create a plan.
	Check. So you go to this screen, so you see your profile and that's rather than get some assumptions. And here are some plans to choose from. So, this is variable costs with this free time, luxury expenses and other variable costs, fixed costs and savings, and yeah, savings.
	OK, So what? Just because I can't read Dutch. So, this top figure is what? Sorry.
	Variable costs
	OK. And this is how I can save money, right?
	That's savings. 'Sparen' is saving

	ok
	And 'vaste kosten' means a fixed costs like electricity bill, etcetera.
	So, on this plan, I would save €100.
	each month
	Each month. OK yeah. Cool. That's plan one. And then if I go through, I get plan 2.
	Here you'll encounter a small mistake probably. Oh no, it's not. No small mistake. Here's €1300. This one. That's fine. Your fixed costs.
	ok
	So, you can choose a plan. In this case I will ask you to choose plan one.
	So, click this
	yep. And it said: 'Do you choose plan one?' Is it correct?
	Ja, dat klopt
	Nice. OK, maybe some other thing. So, you completed this this flow for so far.
	I will ask you maybe to complete also this scenario so 'I feel not so well'. So do you live together with your partner, yes or no? Yes, you have people, and children living at home. Yes. In this case, you have four children. Do you have any de? Yeah. Yes. In this case, yes, €1000. You probably know that already. Savings, yes, you have saving money and it's on the Rabobank, so we also already know that.
	And the savings is of 4000, yeah.
	And you don't want to add other information. You can do that, but you want to skip it. So please, so he explains how we make the analyzer needs, and do the analyzation. And then it gives you a comparison between you and other people in your situation. And he says that the fallible costs are quite high. That you can say on that.
	I'm the orange and the other people are the blue.
	Yeah, yeah. Here again, choosing the plan part, but we already did that, so we can just choose plan one. OK and you completed the first scenario, thank you. Some questions. This notification you're seeing here: "Can we give you extra overview with all understanding for your situation. We'll help you with your personal finances". How will this influence your stress and emotions when you receive this notification.
	What does it say one more time?
	How would this notification influence your emotions and stress level.
	But what does it say, sorry?
	Oh, sorry. Can we give you extra overview with all understanding for your situation. We'll help you with your personal finances
	Yeah, I think it's good. It's to the point. It's posed as a question. So, it doesn't feel too forceful or anything like that. So, I think that's good. I think, you know, generally speaking, like finances can be something that you try to avoid sometimes when you're in that mindset. So, I think making it friendly is a good approach. So yeah, I think it's good.
	Good. So, you wouldn't get extra stress of this notification?
No stress	No, not from a notification that that's just sort of saying like can I help? You know?

	Yeah, check. What is your opinion that your psychologist would inform the bank that you're having this condition with your consent, of course? Or would you rather prefer that the bank automatically would track if you have depression?
Filling in information about mental mental dissability is perceived as privacy sensitive	Yeah, 100% with my consent. No, I wouldn't want it to automatically assume I'm depressed.
	Yeah. And there's another scenario where the bank will start tracking after the psychologist says, "Well, this person has the depression with your consent, and that the bank only tracks the severe level. The severity of depression. You can also do that by doing it automatically. That's the "How do you feel" screen? What would you rather have: every two weeks, "how would you feel" screen, or that the bank will do this automatically?
	I think I would like to if I was to opt for the automatic tracking, that wouldn't come before I'd done the manual for a while and to see if it was helping me or giving me that benefit.
Filling in information about mental mental dissability is perceived as privacy sensitive	I think I would like to if I was to opt for the automatic tracking, that wouldn't come before I'd done the manual for a while and to see if it was helping me or giving me that benefit. And I'd probably want to know more about how the automatic tracking works when you say words like tracking. I don't think people, depression or not, really like the idea of any kind of big corporation tracking them. That's something that people are actively, I would say, trying to get away from even when it's a good thing or for a positive reason. And when it's something incredibly personal, like your own mental health, I think that can be tricky. So, I think if it's my choice and I opt in, that's fine and maybe I do that five or six times and then after a while I think: "Hey, this is really actually helping me. Let's just make it automatic." That's fine, but that would have to come after I had done it a lot and felt the benefit and was feeling better, but then it's potentially like if I'm feeling better, then I don't necessarily need it to automatically track me, you know? I'm like: "OK, it's fine. It's working. It's going." So, you said think out loud. That's kind of what I'm doing so, yeah.
	Check. Do you trust the plans that are offered. that this is a good way to manage your finances?
	yeah
	and why
Trust in the provided plans	Well, it's a bank. It's quite trustworthy in that sense. It's quite clear to see where my spending is going. So, I trust that if I was to follow the plan, it would do what it said. I think it's like somebody else has crunched the numbers. So, it's good for me.
Overview of income and expenses	I think it's like somebody else has crunched the numbers. So, it's good for me.
	In the second part, so that there is quite some information asked about: "Do you have a partner?", "Do you have children?", "Do you have saving money?", etc. In the case when you have had the worst period of your depression, would you be able to fill all this information in.
	Yeah. Yeah, I think so, yeah.
	Yeah, you would be able to do it. When there's also "I feel bad" flow, the extreme classification. You already saw it. You had the information gets reused in two screens. The "iemand machtigen", so somebody giving permission or direct giving, making a plan based upon some assumptions on previous data and the small quote. But what would you rather have when you have the worst periods of your depression: fill all this information in, or that the banks can do some assumptions based on previous data.

Keep holding control	Uh, it would depend, I guess, on how much information there would be to fill out. So, I think for me it would be dependent on that. So, I mean, I don't like the idea of necessarily 'this is personal', but I don't know whether I would feel OK, like letting somebody else take charge. I think what you're trying to do in those situations is get control back. Yeah. And I think sometimes handing control off can feel intimidating, even if it's the right thing to do sometimes, you know. So of course, it's good to ask for help. It's good to receive help, but I think if I look back at myself then I'd be happy to fill out a few questions, but every question would make it hard. Like you know obviously. It can be a little bit of a slog, so I'd want it to be a few questions potentially.
	OK. And especially this screen, what would be your emotion if you see it? So, giving somebody optimization, creating a plan and a quote of somebody who made the plan and said that it really helped them. What would be your stress level and emotions.
Take over financial control	It's impossible to say like what your stress levels or emotions would be. I think the screen itself is good like it's seems professional, seems trustworthy. I think the quote is good underneath. If you have a quote that supports picking a plan, it makes it even less appealing to pick 'take it over for me'. There is a balance, you know. So I would expect to see a quote of one person who picked the "they took it over for me" and potentially one quote, you know, so it's.
	Yeah, I'm sorry, it's not complete. Somebody first had his finances token over from someone, from his neighbours in this better, so in this case y neighbours took over my personal finances, but when I was better and the plan helped me to get back. that's the literal translation, it wasn't complete.
Normalization and make it as easy as possible will lower the boundary to ask for help	Ohh OK yeah. So I mean, I think having a quote is a a really good thing to have in general, because I think that it makes it a little bit more trustworthy and somebody else has done it. You don't feel quite so alone, which is a big thing.
	So you from this screen you won't. It won't trigger negative emotions you said that it will only creates trustworthiness et cetera.
	Yeah. No, I the only thing that I would say is like, you know I'm you, you would be nervous to potentially commit to anything, yeah.
	Yeah, I understand. And the second scenario, two weeks have passed and are you are on your on the home screen trying to find more details about the progress plan especially the remaining budget for eating in restaurants and the amount of spend so far in the current month. So you go to this to the second one. So this is a small mistake ofcourse because two weeks have passed and this would be the new situation, I can maybe fix this now. This is the new situation and you're trying to find more details about. How much you have already spent in? Restaurants and how much? Money. You you still have still have left to eat in restaurants. How would you do that?
	So what is it? Sorry that how much money have I spent and how much money? Do I have left on food?
	Yeah well eating restaurants especially.
	Well, if I look at this like I can see I'm overspending, so I probably don't have much money left to eat in a restaurant if I. Yeah, I I can't read because it is written in dutch so.
	OK, this is free time and luxury expenses and this. Is other variable. Costs. Yeah. And this is budget still to spend this month. And this title says you are doing great, you have enough space to spend some money, this says that it is the ideal line to spent money, and you are curious how much money is left.
	Yeah, is the what's the eye icon here? What does it say?
	Yeah, you can try.
	OK, so uh. Yeah. So I I can now sort of see the the current figures. So this is what I have left.

	OK. Anything else? What you have left? OK, so.
	Bear in mind I think if this is in English, I'd have a whole lot easier time I'm trying to work with this application.
	Yeah, of course. I will keep that in mind so what do you think a restaurant to which category belongs it, free time and luxury expenses or other variable costs?
	Free time and luxury expenses.
	OK. And how would you see what you have already spent? Because you said that 120 is left. To eat in restaurants.
	Yeah. I in terms of how would I find out what's next, more details?
	OK, you can click on that. This is again free time and luxury expenses.
	This says free time luxury expenses. OK, so that's where I am. And then that's my cut off point, my goal.
	OK. And how much money you have? Yeah, already spent.
	Well, I'm assuming they're 120.
	ok
	Or that you've also got the 150 here. So maybe that's what I have left, that I can spend, OK.
	OK. So do you sell advanced so 150 -? 120.55. That's what I have already spent in this category. True. And now on specific on restaurants.
	Is it as in? How would I find that out? And what's the title of this?
	Free time / luxury expenses
	So more details again. OK. 'Resterend' is that restaurant?
	'Resterend budget', sorry. And this is.
	OK. Ohh so now I have a breakdown.
	Yeah, this is restaurants and wings.
	So that says restaurants and drinks. OK, I would maybe consider changing the icon.
	ok
Interface gives irritation	Because at the moment, like a, a cocktail and depression. Could be a risk. I would maybe go for food. Cause again, some people might be drinking a lot potentially, so it might be a little bit alarming as well to see a cocktail and then a very high number next to it or something. It could be a bit confrontational thing and also if I saw the cocktail again, I don't speak Dutch, but if I if I just saw the cocktail, I'd assume that was just drinks versus like restaurants. That's a small detail but yeah.
	And that's 29.55.
	Yeah, of 39 for the budget, is that right?
	Yeah, this is. This is more what you have already spent, yeah.
	The 29,55, yeah, but 39 is what I could. Yeah. OK, fine. Yeah.
	So you've completed this scenario. Let's go back. Could you maybe explain the figure for me?
	The figure?
	Yeah. What does everything means?
	How, I don't know how you mean.

	Yeah. What's this, for example, the dark orange.
	When I do this.
	Yeah. What's the dark orange?
	The dark orange is uh.
	Is it what you have already spent or what you have still to spend?
	What I still have to spend, yeah.
	Perfect. Then we this is a scenario where everything's going fine, right? You have to have budgets etcetera. Now we go to scenarios where it's going a little bit less fine. And I'm not sure if you can see it. Otherwise you have to go to my Figma. Is this OK or yeah, yeah. This says your budget is empty. You have gone through your budget. Literally. Mm-hmm. And the taxes, you have enough space for free time, literally expenses. But other variable costs are quite high this month. Do you want to change this? And what will this do with your stature level or emotions, if you would see this?
Stress but still able to take action	Well, I've. I've opted in. So I think I would be OK because I've asked for this information. I've gotten this information. So I actually think I would be OK. OK, it might stress me out, but it's probably something I was already semi aware of. If I've had a month where I'm spending a lot.
	And how will this change if you see the real numbers?
Feeling of rest	Yeah, it's of course more. It's more confrontational. If you see the actual numbers, but it's also helpful to see the real numbers, because then you can get a really clear idea of how much over or under or whatever you are.
	Turn to the next scenario. This is where you have to plot the line. You are below the dotted line far below the dotted line actually, and you've still 12 days spend and the title says your expenses still are still within budget. Try to keep the whole month within budget. What this do with your stress level or emotions?
	So this is saying that I have budget leftover. Yeah. Yeah. I mean, it would be a nice feeling I imagine. Yeah. Yeah, it would be good.
	Even though it is, you're still almost empty.
No stress	How do you mean almost empty?
	Yeah, you're still, you're almost through your budget.
	Ohh yeah, I think that would be. I think that would be OK as long as I had a clear idea of what I had left, yeah.
	And would this change if you still see the real numbers.
No stress	No, that would be fine.
	That will be OK. Cheers. OK. So there's no difference.
	No, no.
	Then we go through this scenario. Where both categories are through your budget, it says your expenses are quite high this month. This can happen. We help you. We want to, of course we want to help you with getting back into budgets. How will this influence your level of emotions if you would see this.
	Yeah, I think the text is good. I think the writing is good. You know like understanding and saying this can happen. And then, yeah, it's offering help. So I think it's a good thing. I think it wouldn't hurt. Yeah, not be a stressful thing.
	I mean, even though you are still on both categories, you are through your budget, so you are empty.

Stress but still able to take action	The stress is with the situation, not with the app. If that makes sense.
	Yeah, yeah, it's the context. And if you are having quite high number on your account.
	A high number of.
	No money left on your bank account.
	As in I have money?
	Yeah, €500 in this case.
plan as financial backbone for someone's personal finance situation	Yeah, I don't. It doesn't change too much.
	But if this would be a low number if this would be. Like €10 in your account.
	Yeah, I mean that would stress me out, yeah.
	But what you do in a situation?
Stress but still able to take action	What if I had €10 left for the month? I'd try to have to find a way to increase that amount. I'd have to, yeah.
	Did you search for contacts or would?
	You with the bank? No, no.
	No. Just keep telling yourself, OK? And we'll change your stress level motions. We'll see the real numbers.
Mentally difficult to view amounts	I think it could be. But again, it's not the stress isn't with the app, it's more with the knowing exact amounts.
	Yeah, I'm curious about your coping, you would still be able to take action even though the applications will confront you with this.
Feeling of rest	Well, it's, I've opted in for this. So I've made a conscious decision along the way that this is what I want. Yeah. So I think with me I'm fine with that, if that's what I've decided I want to do. If I open something up, if I look at something or I want to do. Something that's a decision from me. So yeah, I think when you see the exact figures. I like the inclusion of like I want to be able to see them now or I don't want to see them immediately and now I want to see them. I like that. I know we, you know we've talked about that. So I think that's good, but I think you can if you're in that right place. I think when you wanna see the figures and you see the figures, that's fine. Cause I've made the conscious decision. Show me or yeah. I want to see that.
	OK, perfect. Then what we already said, see if you have questions left? Well, the concept of receiving the planning would influence your financial behaviour. Would you still stick to the plan if it was offered to you in that case?
	That's like a fitness plan or a diet that completely depends on the user you know. So yeah it's. Yeah, plans can be helpful, but like how much you stick to them is entirely dependent on the user. And their situation and what they're going through and things like that it just like a diet. Or a fitness plan. Generally speaking, you stick with the ones that you see a benefit in.
	And for you
	how do you mean?
	Especially for you, like, would you in your situation where you have had depression in you, would you stick to such a plan?

Overview of income and expenses	I think it would be good to have one. Yeah. I don't think that at that time I had a plan. So it was just maybe and earn more money and spend less, which is not as helpful as what this is, which is actually like breaking things down, giving you more clarity and giving you more understanding of where that spending goes and what you need to do. So I think this is a good thing.
	When you open the app, you will end automatically now on the on the plan page on plan of your page. But it used to be like breaking down like an overview of the transactions you did. Where would you rather rely on, the plan overview or on the current situation like transactions overview.
	Overview?
	Overview of the plan, I think. How close am I to being on track and then I can look into it.
	Check. Could you maybe explain what the dotted line means? According to you at this time?
	Yeah. I think the dotted line is, uh, yeah, target. Again, I'm struggling a bit with the language. You know, if I can read everything I get more context. But yeah, I think it's like predictive or a target.
	Then we go to the last two scenarios. These are way quicker, by the way. So we go to flow 3. Late in the month, you had some business at your place with friends which required buying. More luxury groceries and we see all the overspending, the other variable cost category. What would you do in this case? So you're over. You have overspent over there. We still have budgets. Would you? Yeah. You have still budget over here in your total accounts and for free time, like free expenses. What would you do?
	Sorry so I'm having a dinner party and I've spent too much money.
	Yeah, to buy groceries.
	And but I still have money left over. I'm still on track.
	Yet according to your total account, yes, but according to your plan, no, because you have overspent on your variable costs.
	Yeah. That like, how would that make me feel?
	Yeah. Yeah. What you what and what would you do? What would be your action?
Stress but still able to take action	I'd potentially look at where I could save money, where I could kind of make some of that money back, but at the same time, like I think if you are in depression or things like that, if you have had friends round and made a nice dinner for them, that's a positive thing and that's a good step in the right direction. For your, for your mental state and and some things. Are worth it?
	Yeah, sure. Here says on the button create more budget. Which you click on that or. Would you say: "Well, I will, I will just keep in mind that this was the context, so I will forget the plan for this month."
	Yeah, maybe create more budget. OK I what am I looking at?
	Yeah, so in the title it was set. Your plan for the rest of the month and then the period 20 till 31 of August and then the plan. And here's it, your bank. Total bank number. After you're finished the plan. So what do you think with this information? This is.
	I'm not sure because I had €200, right?
	Yeah, that's sorry. This is a mistake in the amount. That one other one was like €500.
Misinterpretation of the interface	So this new plan adds €200 to the plan.

	Yeah, I can. Maybe now to tell you what it actually is after you are full of this, this plan, this emergency plan, your bank account will be €200.
	OK. All right. So that's an extra 300 I've added.
	Yeah. So the system predicts after you follow this emergency plan that your total number on your account will be €200.
	What does that say?
	Choose plan. You can choose that one and you are still, you still have some budget down. So now the questions. Would you make new plan in this situation? In real life.
	It would depend, I think, on how much I had left in my bank, you know.
	And in the case you have some left on the bank.
	Yeah, potentially if there was a benefit to making that new plan, yeah.
	And what do you think the benefit is?
Keep holding control	Of creating a new plan, the feeling of control. Like you, if you break the plan, it's if you go ohh, I'll do it next month it's the same. With the gym or eating. It's a slippery slope. So I think if you're trying to be better, you kind of wanna say, yeah, I wanna do a new plan. I wanna adjust. So it makes me feel like I'm taking an active role in responsibility for my spending and yeah.
	Well, do you think of the duration of this new plans that you have every month, new plan that you can every time and way of that you can create new plan?
The plan should follow the salary frequency	Yeah, I think it's good. I think it's a good frequency. And if you're working as well and then you get paid each month that you can look at your plan each month.
	And that you can always create new planning. You think that's a good idea?
Being flexible in budget categories	To a certain degree, I think if you're always creating a new plan and it's like you're, you know, really, what's the point of a plan if the plan changes every 5 seconds? So I don't wanna be able to come to don't want it to be all the time. Maybe if there was a limit or something to the amount of time so I could change the OR like you know before I started getting different types of messages potentially, I don't know. But but yeah, I think it's nice to have flexibility. I think that is good because. Yeah. When you're in that state of mind like it's not A&B, it's not black and white, it's variable. You can have better months. You can have worse months. You can be in between, so I think something that flexes with you is good.
	And what do you think of it? It could be that here. Let's go back there is the bank predicts that there is a negative number after following the plan. So it predicts after you follow this plan you have like minus 20 or so. But will this do what your stress level and your emotions?
	So it's saying if I carry on then I'll be overdrawn, yeah. But is that carry on with the plan it's suggesting.
	Yeah. So it could be an extreme example that you were like maybe €50 on your account left. And if you perfectly follow the plan, you will end up with minus €20. But we'll do this with your stress level or emotion.
	Well, yeah, it would stress me out.
	Yeah. Would you still be able to take action?
	What would the action be that I could take?
	Maybe over performing on the plane or reaching out for help or discussing it with loved ones.

Stress but still able to take action	I would probably the reality of the situation is I'd probably try to find more work, better work, get more income, get more revenue in, because I wouldn't necessarily reach out to the bank. I wouldn't know what they would be able to do.
	But you will still be able to think about OK how can I get more money or how can I get? How can I solve this situation. Would it paralyse you. No. OK. A few months out later, your depression symptoms worsen and application changed automatically to this version because it's because slightly over budget for the other variable cost and at a certain moment you realise that you can't mention personal findings yourself anymore. You're thinking about authorising a family member to manage this personal finances for you. How would you do that? And by the way, the person you want to. Authorise is me.
	no
	OK. A few months out later, your depression symptoms worsen, and application changed automatically to this version because it's because slightly over budget for the other variable cost and at a certain moment you realise that you can't manage personal finances yourself anymore. You're thinking about authorising a family member to manage these personal finances for you. How would you do that? And by the way, the person you want to authorise is me.
	How? How do you mean? How would I do that?
	Yeah. Could you? Could you maybe do that in the?
	Not without being able to read Dutch, to be honest.
	Yeah, there's yeah, there's ask an expert for advice
	OK, then that's what I would think.
	So that you can call. Now you can make an appointments or you can give somebody an authorization.
	I think so. It's called set an appointment or this? What's this one?
	Yeah, give authorization.
Need to take the initiative	Give authorization. I'm probably different to most people because I might want to call, which is rare because I know lots of people don't want to speak on the phone. But I also wouldn't necessarily want to leap immediately to give authorisation. And if I plan? A meeting that's also can be stressful. If I call somebody, I can have a conversation with a human. I can talk about it there and then, and I can put the phone down. And no, I've taken action. For me, it's a bit more immediate. I would have always preferred to do a phone call. But I know a lot of people I know hate phone calls.
	Yeah, yeah. In this scenario, we want to give the authorization immediately. So can you create an authorization for me. So I have a Rabobank account. It's asking if it is presents as a Rabobank account and I have one. Yeah, you can fill in my name. And yes, you have to ask this is correct. In the yes. That's for my checking accounts, so that's. That's one, yeah. And you can ask if I want to see it or both. You can choose just one or two whatever you want. And then, yeah, sign it, and then that's done. Then some questions. Ask for advice whether you think that this gets quite prominent already when you're out of budget in this situation that you can contact an expert.
	Yeah, I think that's good. I think it's nice to have an option there?
	Yeah, but would it still like your emotions in this case?
Normalization and make it as easy as possible will lower the boundary to ask for help	Probably made me feel better that there was an option that it wasn't just like you're over budget, that's it. It's nice that there's an extra option.
	Are you think of the you already said, but that's that there are different ways to contact for help with this.

	Yeah, I think it's very good that there's different ways cause different people are different. Some people want a phone call, some people want to do it by e-mail or some people wanna just do it direct. I would want to know, and it probably says it in here, but I can't read it, but I would want to know what giving authorization to somebody else meant.
	Yeah, yeah, yeah.
	In detail, I'd want to know exactly what that meant.
	Yeah, just to have maybe some extra more information, what this means, et cetera.
	100% I wanna know exactly what they can see, what they can do, or what like all of those things. Like I said, if I'm going through that, that's like I said, it's personal. The world is getting better when it comes to mental health and talking about things. But it there is stigma, still associated and attached, and I think for a lot of people that can be difficult to let people in, but it can be great. Again in the same way that it's nice to see clarity on the spending and your budget and things like that. I'd also if I wanted to give away, or like you know, let somebody else take charge, I would wanna know exactly what that meant. Just to know.
	Then we go to, I think, yeah. What's your contact when you have some severe depression? Would you click on the button to ask for help and your over budget? So you're in that attitude would you reach out. So you will have a problem with the plan. it's over budget.
	It depends on what I thought they could do for me. Do you know what I mean? Like if I'm over budget, it depends on what I would want to know why they were asking me to reach out. Like what can you do for me? What can you do? Like if it's a case of they're not gonna go, here's some free money. Good luck next month. You know it. It's going to be a case. In fact, do I want to have a phone call or an appointment where I discuss in detail just how screwed I am this month? Yeah, you know, or do I ring up friends and families see if I can borrow a little money or, like, go to work or something? You know? Like what? What is it? But like, I would probably just, yeah
	So here you are. Where do you want to see what the benefit is?
	Well, yeah, like a phone call. For what? A meeting for what? Give it. And if I give authorisation? What? What am I giving over?
	Yeah, they say that's advice over here.
	Yeah, but what's the advice gonna be? Don't spend so much. You see what I mean?
	Yeah, I see what you mean. Check. Now I have some notifications and for every notification give you a small scenario and I ask your stress and emotions. So your new plan is ready with this plan, you are ready for the next month and you get the certification after your salaries in your bank account. Your plan is ready. If you don't respond within one day, the system will send you a reminder you have you have already seen your plans. With a response. You're under ready for next month. What would that do with your stress level or emotions.
No stress	Stress level and emotions. Fine. I just got paid so my stress levels are going to be at the lowest point. They will be in the month. I think it's good that you send out a notification to let me know, like, hey, don't forget to do that.
There needs enough time between notifications to prevent stress	Reminders and notifications, in general, are annoying and in general, yeah, that's not for this app. This is for every app, so I would be very careful of the frequency of the notifications, I think like. The next day was that happening? The next day? I think that's a little too quick for me, and that is a little bit. Like somebody going. Oh, hey, hey. Yeah. I'd just go suck it off, you know, like or it could annoy.
	Me, but it would be a better frequency.

	A week, I think. Yeah. Or the first working week or something because again, when you're in that mindset like you should, I do think like enjoy, you know, you just got paid, go out for dinner. That can be a thing that lifts you up, but then not too long for that you forget about the plan. So I think maybe like the first week or something is a good. Good way to come back and go. Hey, just a little reminder.
	Well, this is the scenario where everything is going well. Every week the system sends. Yeah, this notification that you're doing great. Your own scheme, and you're still within budget, and this is where you're following the suggested line or above the suggested line. So this is so everything is going great and notification will send you this. What would this do with your stress level and emotions.
Feeling of rest	Feel good? Yeah. Yeah, it would be a nice little reward. Yeah.
	Well, however you do to a night out with some friends you have, you're not overspending yet, but you're not following the suggested line anymore for the free time, luxury expenses. The system will stop when it's sending this notification every week. And we'll send this notification the next morning after 9 hours. How are your finances going? You're still within budgets. Be careful. Try to get the whole amount and budget.
There needs enough time between notifications to prevent stress	I I'm not sure I would like that one so much in terms of like if I've just been on a night out. Yeah, I don't wanna wake up in the morning to my bank messaging me to guilt me, even though it's coming from a good place. It's trying to do something good. But it's the same thing of like, if I went on a night out and then like your parent, or something, has a conversation with you immediately when you wake up, that's not what you want. Like, you know, maybe. Be bad timing and it would probably frustrate me a little bit.
	Yeah. So at least more than the notification itself. Or more time.
	The timing
	What would be a better timing?
Offering help can be confronting	It's tricky. I don't. I would want to opt into this so that I could be. In control of my spending. But I don't want to be like. Like constantly monitored or being like told off or given a reward every time I do something good or bad. You know, because then it's like my investment. I don't want my investment of my happiness to come from Rabobank.
	yeah
	I want them to help and I want them to support and I want my self to feel like I'm the one in control. I don't want to feel guilty or you look like you've had a night out. I hope it was a good one because you're close to overspending. I kind of want to know if there is a problem if I am really rapidly approaching a big problem, or if I'm under budget, that's fine.
Keep holding control	You can say well done. But like, yeah, I just. Yeah, yeah. It's the same thing with the tracking thing. Like I don't want to necessarily be like followed around and every time I spend, I'm getting a judgement from Rabobank, you know, but happy for them to tell me, like, warning. Or you're on track. That's cool. And then give me the tools to have that control.
	OK, then next one. I've seen there in the previous notification you've got still continue spending money without selling the budget or leisure and luxury expense, and the system sends you the following notification. Your expenses are the highest this month. You're above budgets. We would like to help you to get grip again. How would this influence your stress level and emotions?
Offering help can be confronting	Yeah. When you know when you're confronted with your over budget,
Stress and not be able to take action	that's not gonna do a good amount for your stress levels.

Need for positivity	But at the same time, look, it's offering help. I think the message is good. Again, I would want to know like how or maybe if you wanted me to click it or you wanted me to engage with it, it could be like find out how we can help or something like that could be a bit of a better reason to otherwise. Like I say, a notification that drives some sort of action or makes me feel like there is a support at the end is going to make me click it more than like. You're over budget. We can help you know. So like, maybe something like. Twisting it a bit to be like find out today how we can help get you to the end of the month in the right place.
	And then the last notification, imagine that your behaviours change from moderate to severe depression and you don't open yet anymore. Well, I mean, you used to do that. The application has noticed this change in behaviour and will therefore since notification displayed below higher. How is your financial plan. We would like to know how it goes. Click here to make an appointment. Then we can see if we can help you even better. How does this notification influence your stress level and emotions?
	Yeah, I like if I've gone from moderate to severe and I haven't opened the app anymore, that's not going to change anything.
	Yeah. So what you wouldn't click on and you would say it would help if we send a reminder every day or every few days.
Interface gives irritation	No, absolutely not. I'd uninstall the app.
	OK, if you after a few times can and you don't open this notification in the app, can we assume you are severe.
	no
	So we we can't assume, OK, you don't open it.
	But what what? What would happen if you did?
	We changed the interface application.
	Yeah, I suppose you could. Yeah, I suppose you could, but I think there's reasons for people not opening the app. Yeah. You know, if they have severe depression. Yeah, that's a really tricky one because when we talk about severe depression like, you know how that's you were saying sort of like we can't leave your bedroom or whatever. No, that's one side of it. And there's obviously, like, depression is a deep subject and many angles to that. But I think you don't want to be pestered. Do you know what I mean? Like you don't want to be like, nagged or have somebody like it. There's a difference between support and sort of people sort of going like it adds to the guilt. I think a little.
	So you think it's not the role of the bank in order to track yours for depression.
	It's not. I think it's for you to decide whether you want to opt for help. Give you tools to deal with. You know, but if you send regular notifications to somebody with severe depression, it's not gonna go well. But maybe like from my opinion and it is all 100% from my POV, yeah. But like, I don't know, maybe what would change is like. It shifts to be like, you know, rather than an app or something, it's. You know, would you like to speak to somebody or would you like to come face to face? You know, like something's changed. But we'd love to, you know, talk to you on a on a phone call or something like that. But you are now drifting into, not counselling, but like borderline, you know, like, you know what I mean? But it it's like, if you don't open the app, there is a reason for that, because you're severely depressed, or you've gotten way worse and no amount of notifications in the world in my viewpoint is gonna bring you back. But changing the text mainly.
	Of course, of course. It is more when can we classify us for?
	Yeah, I think making assumptions on people's depression level is difficult.

	Yeah. So you think, well, if you classify without the knowing of the person. So classifying automatically the severity level of depression is tricky.
Filling in information about mental mental dissability is perceived as privacy sensitive	I think so. It depends. I guess it depends on what I see. If when I'm classified as severely depressed. I'm imagining I'm not opening the app and it goes hey, you're moderately depressed. Here's how we can help now. You're severely depressed. Here's how we can help, I'm sure. I don't see any of that. Just the user interface changes and the options available change. In that scenario, I'm more OK with it. Fine you can make it, OK, then in that case, I think maybe that's OK because I assume I have the same amount of tools at my disposal, maybe a few more. If I'm severely depressed in that scenario.
	That right, the contact options will be more prominent.
	OK, alright. Yeah. So that that's fine. Then as long as it's not sort of like, yeah, telling me outwardly we've made that assumption on you.
	Yeah. And can we assume that when you don't open the notifications anymore?
	Well, it's tricky, because if you maybe you don't use your app anymore because well, this is like a two way scenario because it's like you're not opening your app anymore. And you're over budget, is that correct?
	This is only not the opening the app anymore.
	Because you could be like not opening the app anymore because you're better.
	Yeah. True. Or like the like the system. We don't. I don't know the exact parameters yet or you're using it to more during night time because you can't sleep anymore or your spending behaviour has changed, but in some way. Because normally when you do day out, but you don't do any day outs anymore and all the parameters are good to better go into an AI and then then he says, well, I classify you as severe and this is like a double check. But the question is more can we do that? Can we say well, the after the double check? So this is the double check. Can we say you're severely depressed or you think this is more? This is too different. This too difficult or it's like too ethical, too many ethical concerns. Maybe there are way other more reason why I don't open notifications anymore.
Automatic tracking if there is a mental dissability is perceived as privacy sensitive	I would leave it to the people who understood the parameters and how accurately they could detect things? I would also say like if as long as there's no judgement when you open the app that you're just supplied with more options for help based on that severity level. I'm fine with it. I'm OK for you to make an assumption if all it changes is that there are now more options for it. Yeah. If there is somehow a shift in tone or whatever, then I think that's a little bit trickier because you've assumed something there that maybe you shouldn't have, but I think it's OK if there's. Just more options.
	And how many? How many times you need to send this notification?
	I would only send a couple of notifications. Yeah.
	OK then this was the interview. Now we only have, like the questionnaire and there are statements and two skills unlikely. Unlikely which. Go from neither to extremely and I want you to fill it in if you if you want.
	I'm going to find the product we. Used to use. That was the the test that you have. Any remarks or other things you want to say?

No, I think it's really good. I like this product a lot. I think it's really good and I think it's good that you've picked something that's going to be helpful I think for a lot of people. So yeah, I think it's really great. I think it's difficult when we talk about like depression and burnout, I don't know as much about, but I've come close. I'm sure in my life everyone has, I'm sure. But yeah, I think the feeling of control coming back is really good. So yeah, I think it really works. And I really like that you've got lots of options to change the plan. You can see things very clearly. I have control over whether I want to see the full amounts or not, and so I think it's really good. And yeah, I've done similar things with like diet and fitness, and I think we live in a world now where that is a good thing you know, people want that control. I wanna know what I'm eating. I wanna know what I'm doing in terms of exercise and things like that. I used to do my fitness pal kind of thing. You know that one, you know, scan the barcodes and do all that. And now remember when I was doing it, I was really way more conscious of what I was eating. And because of that made better decisions, because if I had to scan every barcode or input manually everything than just having that more connected thing of what I'm eating and what I'm doing obviously made me a lot better. And then when I stopped doing it, my eating got worse. And then you know. So whereas I feel like this is kind of the equivalent, similar for like spending and I think that's good if you like, give people the tools. To people that control, give them a breakdown. It makes it easy for them to see, and they can feel empowered by doing those small things. If you come in under budget, you're going to feel good. That's a little dopamine hit for you, keeps you on track, keeps you moving in a positive direction, so I think. It's really good.

I'll stop the recording.