

# Validation

## Introduction

Thank you for participating in this research on the management of personal finances for individuals experiencing burnout or depression. Your participation will be fully anonymized. In a few moments, you will be shown a prototype that you will use to complete several scenarios. Please imagine that you are a customer of Rabobank for this test. Please note that it is a prototype and not a fully functioning product, so not everything will work. As a participant, you cannot do anything wrong; only the application can malfunction. I will also ask you to think out loud. If you agree, I will record this meeting, but I will delete the audio immediately after creating the transcripts. If you feel uncomfortable at any point during the interview, please feel free to stop it.

### Introduction questions

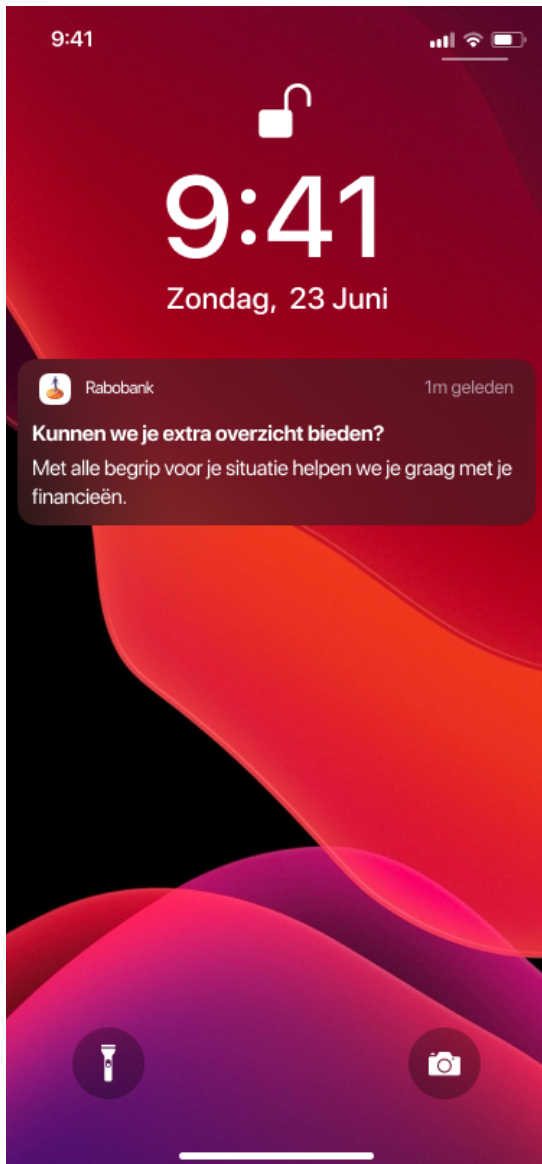
- What is your age?
- What do you do in your daily life?
- How many hours are you on the internet every week?
- Which devices do you use in order to do this?
- What is your level of education?
- Do you have depression or burnout?
- Are you diagnosed with another deficiency?
- Do you still suffer from this?
- Can you describe the worst period in your depression/burnout?
- Do you think it was a moderate or severe one and could you explain why?

### **Task 1**

Imagine that you are in therapy, and your psychologist, with your agreement, contacts the bank to inform them that you are experiencing depression/burnout. The bank has designed a new application that can assist you in managing your personal finances. The 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 are feeling mildly depressed/burned out.

In order to complete this task you need the following information:

- You live together with an partner
- The plan is for your checking account
- You have 4 children living at home
- Your total debt is 4000
- On you Rabobank savings account you also have 4000 euros



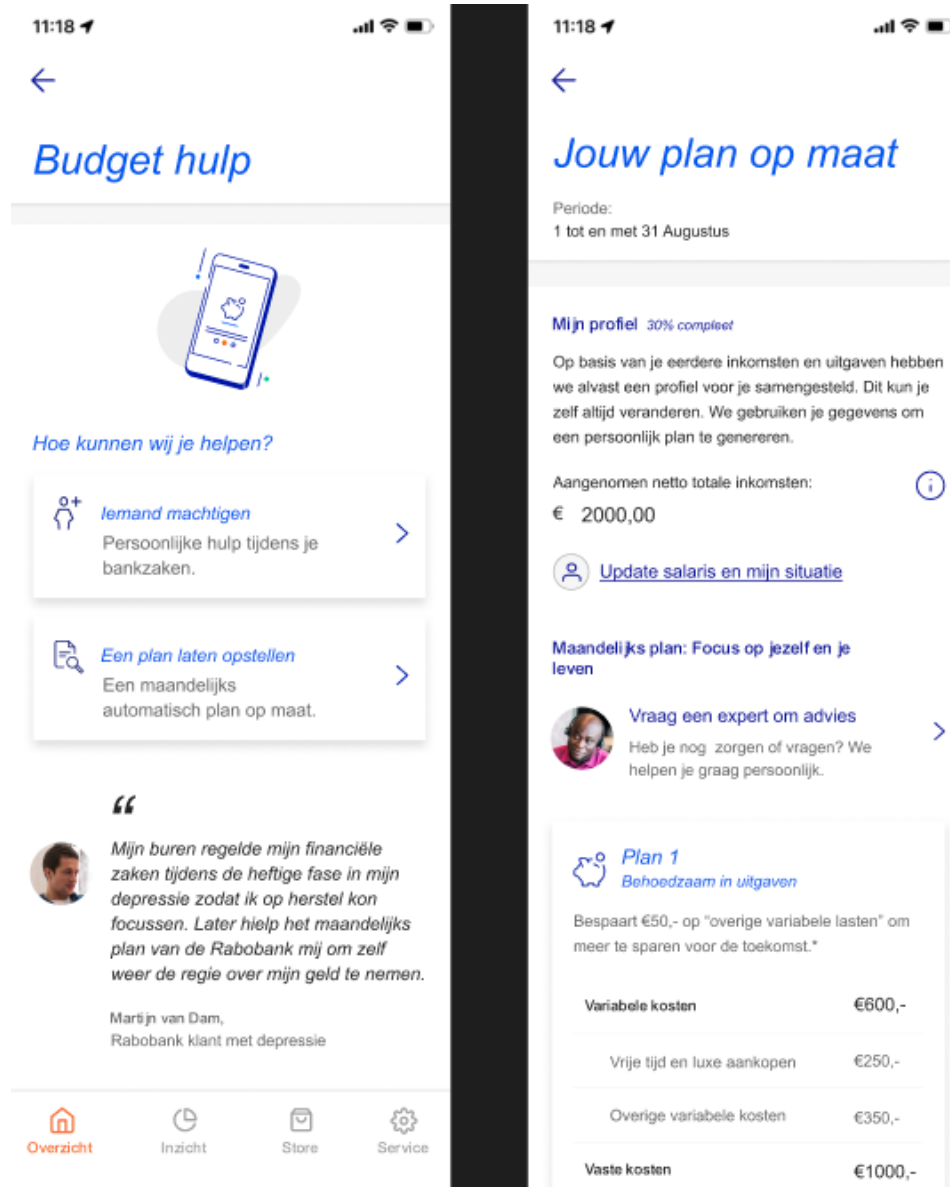
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**After the first task:**

- How would this notification influence your stress level and emotions?
- What is your opinion on your psychologist informing the bank with your consent about your condition? Would you prefer the bank to automatically detect that you may require special assistance?
- Can you provide your opinion if you trust the plans that are offered or not?
- Would you be able to provide the information that is asked while experiencing moderate or severe levels of depression?
- When you are severely depressed, the application changes the flow to the following screens that are displayed underneath. Could you

provide your opinion on whether this flow would assist you in setting up the account?

- What emotions would you experience if you were in a severely depressed state and saw the first screen below?



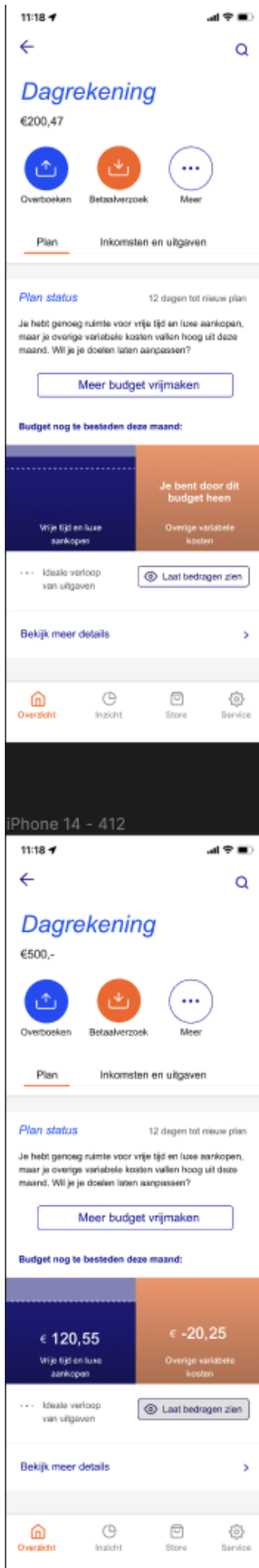
## Task 2

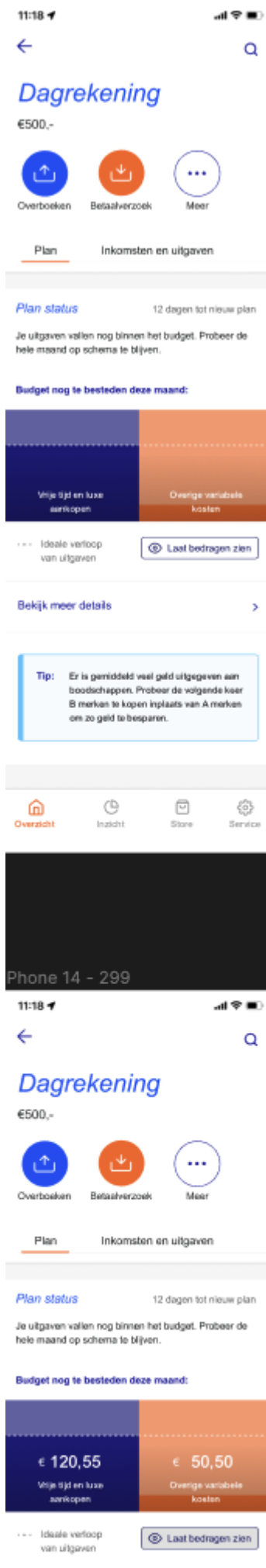
Two weeks have passed, and you are on the home screen trying to find more details about the progress of your plan, specifically the remaining budget for eating in restaurants and the amount spent so far on this in the current month.

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### After the second task:

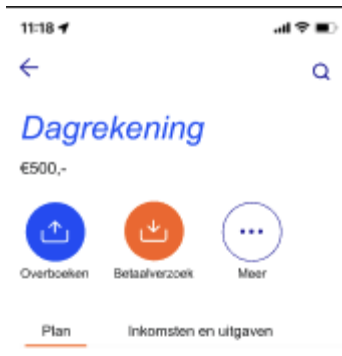
- The revised sentence could be: "Could you describe how each status on the home page affects your emotions and stress level and how this information would impact your behavior?"
- How would the concept of receiving a plan influence your financial behavior?
- When you open the app you will automatically land on the plan progress page insteadWhen you open the app, you will automatically land on the plan progress page instead of the normal income and expenses page. In your opinion, what should be the default landing page? of the normal income and expenses page.
- What is according to you the dotted line?











**Plan status** 12 dagen tot nieuw plan

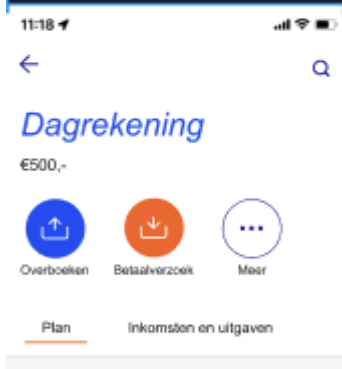
Je kosten vallen hoog uit deze maand, dat kan gebeuren. We helpen je natuurlijk graag om weer binnen budget te blijven.

[Meer budget vrijmaken](#)

**Budget nog te besteden deze maand:**



[Bekijk meer details](#) >



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### Task 3

Later in the month, you had some dinners at your place with friends, which required buying more luxurious groceries and resulted in overspending in the "Overige variabele kosten" category. What would you do in this case? (na plan kiezen verkeerd gelinkt)

- Why would you make a new plan?
- What do you think the duration is of these new offered plans?
- It could be that the application predicts that your balance is a negative number in all the new plans that it offers. How would this affect your emotions and stress level

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### Task 4

A few months later your depression/burnout symptoms worsen, and the application changes automatically to the severe version. You go slightly over budget for the "overige variabele kosten" at a certain moment you realize that you can't manage your personal finances anymore and you are thinking about authorizing a family member to manage your finances for you. How would you do that? The person you want to authorize has a Rabobank account and his name is b.kouw.

<https://www.figma.com/proto/e4nNS3uGSzYxvnFXAd8ZLb/Thesis?type=design&node-id=281-12274&scaling=scale-down&page-id=105%3A10620&starting-point-node-id=281%3A12274&show-proto-sidebar=1>

- What do you think of the different ways you can contact for help? How does it affect your stress and emotions? Would you contact the bank?
- In the case of a severe depression would the contact button on the dagrekening overview screen assist you in asking for help?

### Notifications

- At the start of a new month when your salary is in your bank account, you receive a notification that the plans for this month are ready. If you don't respond within one day the system will send a second notification. How do these notifications affect your behavior, emotions, and stress level?

9:41



9:41

Zondag, 23 Juni



Rabobank

1m geleden

**Je nieuwe plan staat klaar**

Met dit plan ben je klaar voor de komende maand.



9:41



9:41

Zondag, 23 Juni



Rabobank

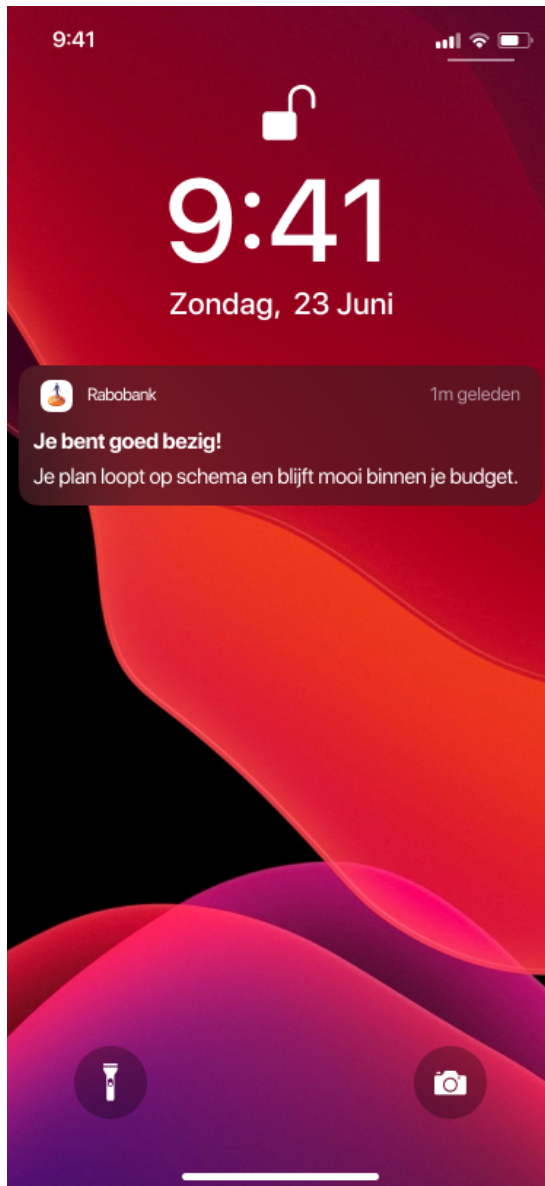
1m geleden

**Herinnering: heb je de plannen al bekeken?**

Met deze plannen ben je klaar voor komende maand.



- Throughout the month, you manage your expenses according to the chosen plan. In a scenario where everything is going smoothly and you are keeping up with the plan and the suggested pace, the application sends a weekly notification to your device. How does this notification impact your behavior, emotions, and stress level?



- However, due to a night out, you spent more money on leisure activities and fell below the suggested speed line. The following morning, you receive the notification below, and the application stops sending the previous notification. How does this notification impact your behavior, emotions, and stress level?



- After ignoring the previous notification, you continue to spend money without following the financial plan. A few days later, you exceed your budget for the leisure and luxury expenses category, and the system sends you the following notification. How would this notification affect your behavior, emotions, and stress levels?



Imagine that your behavior has changed from moderate depression to severe depression, and you don't open the app anymore. The application has noticed this change in behavior and will therefore send the notification displayed below.

- How would this notification influence your behavior, emotions and stress level?
  - Would it change if we sent this notification everyday?
  - If you do not respond to the notification after several attempts, can we assume that you are severely depressed?





# TAM

<https://docs.google.com/spreadsheets/d/11ML0Cy1deEbxC6zMvKKJNtr43ZZy2DAj0u0rJB1Hzho/edit?usp=sharing>

## Final remarks

Do you have any final remarks, feedback or other things you want to share with us about the product?