Financial Management and Budgeting App

You are invited to participate in a study entitled Personal Financial Health Research that is being conducted by Omar Kawach, Cameron Lindsay, Shuhao Zhang, Kelvin Leung, and Cam Drummond for the course SENG 310, Human-Computer Interaction. The course instructor is Dr. Sowmya Somanath, Department of Computer Science, sowmyasomanath@uvic.ca, (+1) 250-472-5794

As undergraduate students, we are required to conduct research as part of the requirements for a degree in Computer Science/Software Engineering. It is being conducted under the supervision of Dr. Sowmya Somanath, a Faculty Member in the department of Computer Science at the University of Victoria. You may contact my supervisor at 250-472-5794 or sowmyasomanath@uvic.ca.

Purpose and Objectives
The purpose of this research project is to gain insight into the methods individuals 18 and over use to manage their personal finances as well as their receptivity to using mobile software to aid in their financial management.

Importance of this Research
Research of this type is important because financial management and useability data obtained from interviewed participants will aid in the design of a mobile application and its available features. The age demographics of interviewed individuals will help us design the mobile application for the target audience.

Participants Selection
● You have been selected to participate in this study because
• You represent an age demographic of interest (18+) required for this study.
• You have had experience with managing financial account.
• Your feedback on the design and usability of the app is valuable in its further development and may lead to new features and revisions.
● Participation in this project is entirely voluntary.
● Whether you choose to participate or not will have no effect on your position [e.g. employment, class standing] or how you will be treated.

What is involved
If you consent to voluntarily participate in this research, your participation will include:
● Completing a few selected tasks using our system and providing feedback on the app's overall design and implementation.
● Answering a series of questions after testing to gather quantitative data
● **Duration:** Approximately 20 minutes
● **Location:** of your choice (online)
● **Inconvenience:** *None beyond dedicating approximately 20 minutes to this study*

<u>Please note that effective March 20, 2020: In-person behavioural research involving human participants at locations on or off-campus is suspended effective immediately and until further notice. All research activities in this project comply with this moratorium.</u>

Please be advised that information about you that is gathered for this research study uses an online program located in the U.S. or a program that can be accessed from the US (Google Forms). As such, there is a possibility that (non-identifiable) information about you may be accessed without your knowledge or consent by the US government in compliance with the US Freedom Act.

Risks
There are no known or anticipated risks to you by participating in this research.

Benefits
The potential benefits of your participation in this research include helping us generate new design guidelines for people who create interfaces, and will aid us in gathering information on where individuals stand financially. This information will assist in the design of a future mobile application, the selection of features to include in said application, provide benchmarks for what users are currently interested in, and highlight potential features that may have been overlooked by the designers.

Voluntary Participation
Your participation in this research must be completely voluntary. If you do decide to participate, you may withdraw at any time without any consequences or any explanation. If you do withdraw from the study your data will be permanently erased and removed from all analysis by removing all documents associated to your identity.

Anonymity
In terms of protecting your anonymity, you will not provide identifiable information such as your name thus the data we collect is anonymous. To that end, all data gathered from your interview will be associated only with an arbitrary numeric label. Any photos or videos you submit that accidentally show your face will be cut out or blurred during analysis and presentations.

Confidentiality
We will not store any identifiable information, given that the survey is anonymous. .

Dissemination of Results
It is anticipated that the results of this study will be shared with others in class presentation, coursework report and will be documented on a website hosted on a local UVic server. In addition, if the research findings are of publishable quality, the students and the instructor can decide to use the results in a scientific, peer-reviewed publication.

Disposal of Data
● One month after the end of the course, the raw data will be transmitted to the course instructor, and all other copies of the data will be permanently erased.
● The website and related data hosted on UVic server will be deleted one month after the end of the course.
● The course instructor will delete the raw data one year after the last day of the term. This is to enable students to publish the results in scientific peer-reviewed publications if deemed possible.

Contacts

Individuals that may be contacted regarding this study include the researchers and supervisors listed at the beginning of this document.

In addition, you may verify the ethical approval of this study, or raise any concerns you might have, by contacting the Human Research Ethics Office at the University of Victoria (250-472-4545 or ethics@uvic.ca).

By completing and submitting the questionnaire, **YOUR FREE AND INFORMED CONSENT IS IMPLIED** and indicates that you understand the above conditions of participation in this study and that you have had the opportunity to have your questions answered by the researchers.

Please retain a copy of this letter for your reference.